

JOHN MERRICK

A Biographical Sketch

by

R. McCants Andrews

to Mr. S. 3rd good
Mr. M. S. for good
whose influence for good in all
the highly colored North Carolina
2nd highly colored from the South but
New York 3rd

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JOHN MERRICK
A BIOGRAPHICAL SKETCH

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JOHN MERRICK AT THE AGE OF 58

JOHN MERRICK

A BIOGRAPHICAL SKETCH



By
R. McCANTS ANDREWS

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R. McCANTS ANDREWS

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CHAPTER OUTLINE

APOLOGIA

- CHAPTER I. The Triangle
- CHAPTER II. The Lament
- CHAPTER III. The Ensemble
- CHAPTER IV. Durham Station
- CHAPTER V. John Merrick—The Barber
- CHAPTER VI. “Iron Sharpeneth Iron”
- CHAPTER VII. John Merrick—The Organizer
- CHAPTER VIII. The North Carolina Mutual and
Provident Association
- CHAPTER IX. Success Based On Policy
- CHAPTER X. Facts and Figures
- CHAPTER XI. Nineteen Nineteen
- CHAPTER XII. The Larger Significance of the North
Carolina Mutual
- CHAPTER XIII. John Merrick—The Man
- CHAPTER XIV. John Merrick—The Race Builder
- CHAPTER XV. John Merrick—The Connecting Link
- CHAPTER XVI. “Ye Have Done It Unto Me”
- CHAPTER XVII. A Cloud of Witnesses

APPENDIX

LIST OF ILLUSTRATIONS

John Merrick at the Age of 58	<i>Frontispiece</i>
	FACING PAGE
A. M. Moore, M. D., President North Carolina Mutual	14
C. C. Spaulding, Secretary-Treasurer North Carolina Mutual	20
John Merrick at the Age of 20	30
John Merrick at the Age of 35	46
John Merrick at the Age of 40	62
Fac-Simile of Company's First Advertising Matter	78
First Home Office Building, Durham, N. C.	94
North Carolina Mutual Block, Parrish Street, Durham, N. C.	126
The Merrick Residence	142
John Merrick at the Age of 50	158
John Merrick at the Age of 55	174

“As long as it is God’s will, I want this institution to move, for men to support their families; and God will let it live. That is what I am interested about and God knows it. I want this institution to live and she will!”

—JOHN MERRICK.



APOLOGIA

THIS volume does not purport to be a biography. It is only an effort to interpret the life of a great American and to give a readable account of his achievements. John Merrick was so well known and the great institution of his building is so well established that his memory will forever remain a living inspiration to his race. His real worth will not be obscured by the feebleness of this effort to represent him as one of the greatest Americans of African descent and one of the finest citizens of the Republic.

The fragments that are here pieced together and welded into the story of a life have been gathered from the lips and out of the memories of his family, associates and friends. Mr. Merrick was not a writer and gave no thought to leaving a formal record of his own life. He was an organizer, financier, humanitarian and prince of men and wrote his life on the human heart where it is imperishable and better preserved than in these pages.

In summing up the qualities and endowments of a great man, one craves most of all a mastery of language and a power to picture the real character as he was known to the men among whom he lived. The task is difficult at best; and the more renowned the subject, the greater the needs of the interpreter.

It should be borne in mind that a study of John Merrick's life must necessarily include the organization and development of the North Carolina Mutual Life Insurance Company, for that is his great and eternal monument. In the building of this concern Mr. Merrick had associated with him for twenty years Dr. A. M. Moore and Mr. C. C. Spaulding, his faithful friends. The association of these three men is unique in the new history of the Negro in America; and one of the efforts of this book is to set forth their example of loyalty and devoted fellowship for the upbuilding of the race. These three men have been likened, in this story, to The Triangle of the heavens and John Merrick, the leader, to its North Star.

A word might be said as to the plan of this work. The first four chapters serve as a setting in which the members of The Triangle are as-

sembled. The next three chapters trace Mr. Merrick's development as a public-spirited citizen and leader in his community. The North Carolina Mutual and Provident Association is given separate treatment in the next five chapters, following which we return to personal glimpses of John Merrick, the Man, in the fullness of his strength. Chapter XV is a discussion of the only written speech Mr. Merrick has left. The two chapters closing contain the account of the saddest of all days, and the heart-throbs of loving friends. An Appendix has been added containing papers of interest relating to the North Carolina Mutual Life Insurance Company—the old company with a new name—and its founder. The Appendix also contains the classic exposition on the character of John Merrick by Dr. R. B. McRary, of Lexington.

No man can be properly interpreted or well understood unless the forces that have contributed to his making are taken into account. Therefore much attention has been given to the environment in which Mr. Merrick lived; and he is presented as the product of a period which in itself has experienced rapidly changing conditions. There should be in the story of this life a

practical lesson for the South; for John Merrick, a home-made, southern product, represents an ideal in spirit and in manner for the young men of both races. And John Merrick was possible only because of the in-bred culture and old-time chivalry of the Best South!

Men who profess to love the South and to wish to see the end of racial hostility and misunderstanding must realize that the present situation is not an occasion for despair; that what is needed is a *genuine* effort at racial co-operation, a belief in the Negro, a desire to know what he feels and thinks and believes, a willingness to reward integrity of character and honesty of purpose as a means of uplifting the *masses* of the race and a *spiritual communion* that will breed substantial good will and mutual respect. This was the Durham Spirit—the only spirit that could produce John Merrick!

To the young men of the Nation, colored and white, upon whom will fall the succession of leadership in the affairs of our country and who must assume the responsibility for its future, I beg to commend the spirit of John Merrick as the spirit which made Heroic America! Now, our civilization has been threatened, our democracy chal-

lenged. If we love America and our Southland, let us unite in fuller understanding and stronger fellowship to make our common nationality a "bond of ennoblement and not a by-word of reproach."

R. McCANTS ANDREWS.

Durham, N. C.

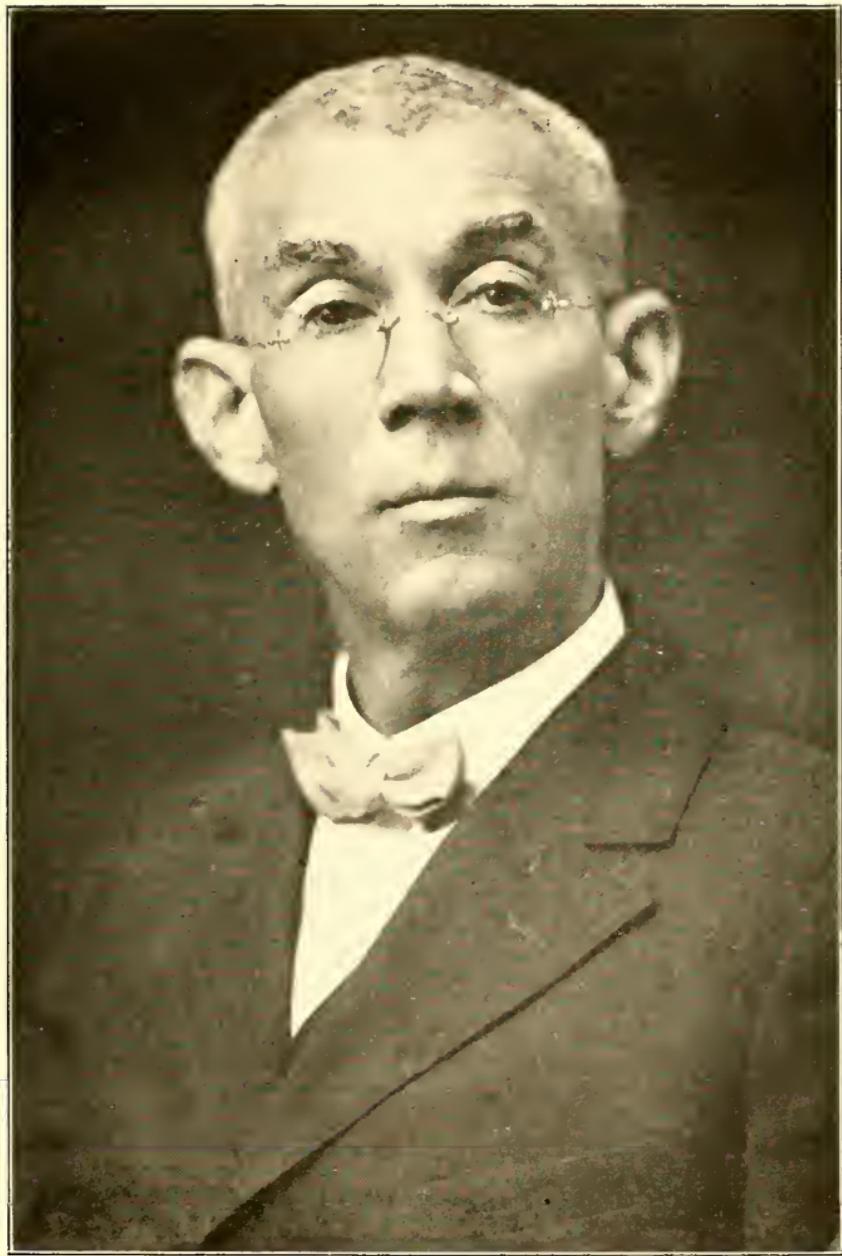
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CHAPTER I

THE TRIANGLE

HERE is known in Astronomy "a small constellation on the edge of the Milky Way, near the South Pole, containing three bright stars," which is called The Triangle. This beautiful figure is groupt among the "Southern Constellations" and its bodies are among the fixt stars. It lies in the South, near that whitish, vapory belt "composed of multitudes of millions of suns," which is called the Milky Way. This imaginary figure, as represented on a field chart of the heavens, is nearly equilateral in shape, with the first of its stars farther above and to the North, its second slightly lower and over toward the east and its third below and to the southwest.

"The stars are the landmarks of the universe." In all the ages of mankind they have furnisht the one undying source of inspiration and hope when men have lifted up their gaze, away from the turmoil and stress of earth to the tranquil beauty of the heavens. "They seem to be placed



A. M. MOORE, M.D.,
PRESIDENT, NORTH CAROLINA MUTUAL

in the heavens by the Creator, not alone to elevate our thots and expand our conceptions of the infinite and eternal, but to afford us, amid the constant fluctuations of our own earth, something unchangeable and abiding. . . .”

When we gaze upon the wondrous beauty of the heavens and marvel at the brilliance of its constellations our souls are illuminated with a reflected light. “A feeling of awe and reverence, of softened melancholy mingled with a thot of God, comes over us, and awakens the better nature within us. Those far-off lights seem full of meaning to us, could we but read their message; they become real and sentient, and like the soft eyes in pictures, looking lovingly upon us. We come into communion with another life, and the soul asserts its immortality more strongly than ever before. . . .” Our spirits are cheered and we move off with fresh courage and feel a new thrill to *be* and to *do*.

The world has its constellations as well as the heavens. There are Stars of Earth! To them we turn, from the staleness and drabness of our dreary lives, to drink deep draughts of new determination. We fix our eyes upon them and their radiance compels and inspires and lifts us

out of our dead selves, transforms our energy and crystallizes our faith. These Stars of Earth are variable and fixt; they are of all degrees of magnitude and of many colors. They flare forth, in a blaze of light, outshining the lesser bodies all about them; they reveal themselves in clusters and in all the figures of the heavens.

The Triangle of the Milky Way has a counterpart on earth in the story of this book. This one below is also of fixt stars and belongs to "the Southern Constellations." It has been "unchangeable and abiding" amid the fluctuations of earth. For all time to come its "three bright stars" will furnish inspiration and hope to the great struggling crowd that presses ever upward and upward, following the light of their guidance. The first of its stars has been transfigured and gone into the new setting which the Creator has fashioned, in order that its brilliancy may never decline.

CHAPTER II

THE LAMENT

THE Triangle is broken! For twenty years three men labored together with a single mind and purpose. Now The Triangle is torn asunder and one is no more.

The three were born in out-of-the-way places less than fifty miles apart,—one in slavery, one at the dawn of freedom, one almost a decade later during the Reconstruction. Out of poverty came one, in low estate; the other two were farmer boys, born on the lands of their fathers.

The first had no schooling and was poor, but rose by hard work and simple faith. The second had the choice of a career, went to college and became a missionary of health. The third was little schooled but applied himself vigorously to books and things and gamely sought opportunity.

A kindly fate brot these three together and cast them into one frame, mingling their meditations, blending their impulses, harmonizing their choices, combining their powers. There-

after, they moved with one accord,—daring, pursuing, achieving.

The first possesst a charm that won men's hearts, a vision that pierced men's souls and a transforming intelligence that absorbed an idea, impregnated it and gave its fruitful offspring for the service of his generation. He was laughter and infinite joy and life itself. No man looked upon him whose heart did not soften with favor; for there was no bitterness in him and all his ways were ways of pleasantness. This one is gone!

The second is slower of speech and manner, more calculating in thought and judgment. He has been systematically trained and intellect completely dominates impulse. A deep, religious current and conviction draw him away from the shouts and laughter of men into the solace and security of spiritual communion. But this outward undisturbed and unemotional form conceals the deepest of emotional natures—a great heart that aches with every hurt of humanity, that senses and shares every pain and every sorrow and wishes itself able to alleviate the evils and sufferings of human kind.

The third—Ah! His youthful heart exults and

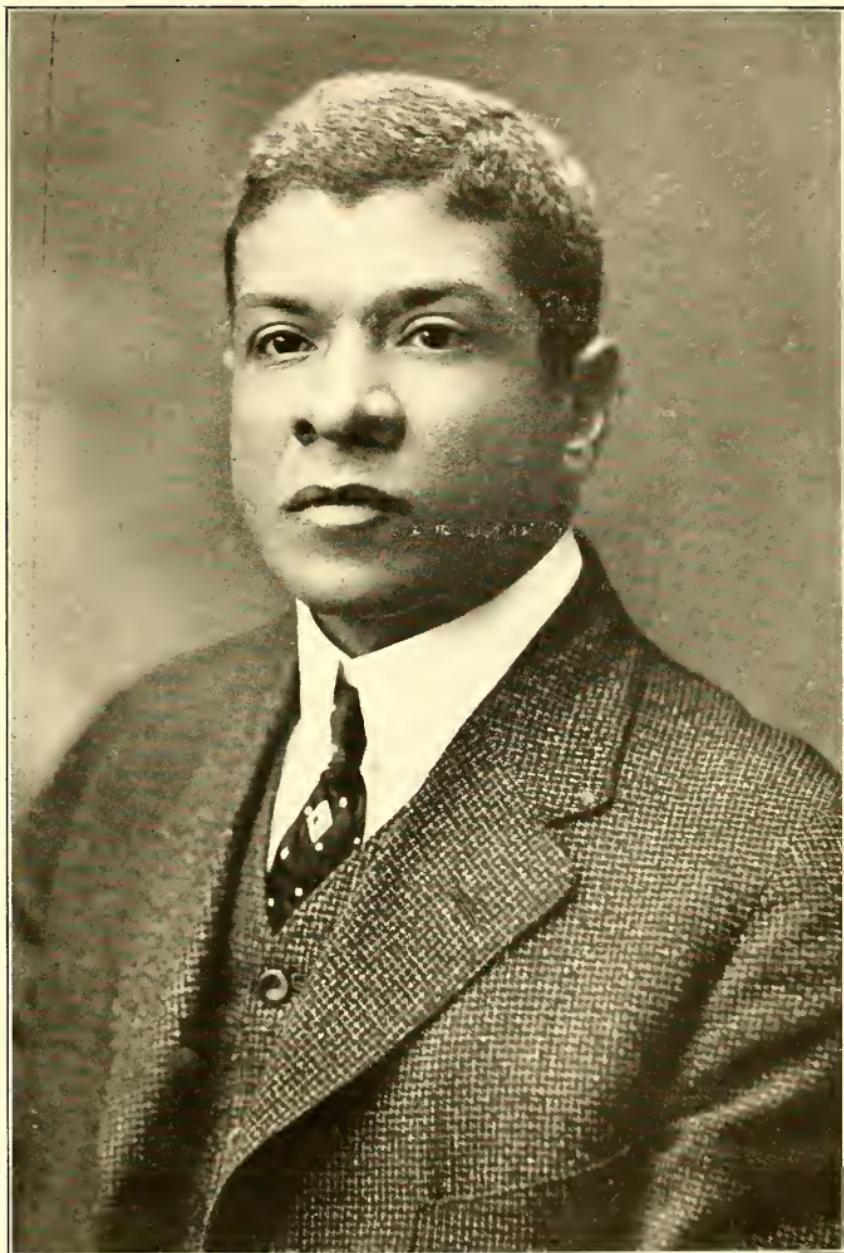
seeks its own. Fond and friendly, constant and confiding, loving and lovable. He gave himself to the two, and is of them; he is neither, yet is both. A steady youth, a loyal devotee, a rounded man. Firm but gentle, resolute and resourceful, diligent, industrious, earnest and sweet-tempered. His endowment is capacity and his genius is work!

Such was The Triangle and great was its strength! For twenty years it held—firm! For two decades it stood—solid, a Unity! Ignorance and intrigue did not intimidate it. Malignity and mischief could not move it. Rancor and reaction failed to wreck it. Prejudgment and prejudice were powerless to prevent it. Hypocrisy and hysteria could not hinder it. It stood!

It threw the force of its strength against vanity and vacillation and in favor of power and progress. It threw the strength of its force against snobbery and selfishness and in favor of humility and harmony. It held the vigor of its strength against dishonesty and deceit. It strengthened the vigor of its hold thru loyalty and love.

One is dead, and The Triangle is broken! One is dead, and two mourn. One is dead, and hun-

dreds mourn. One is dead, and thousands will mourn. As long as the heart of man shall sing the praises of love and laughter shall range the air, as long as the soul of man shall reach across the cold space that intervenes, seeking the departed soul, so long shall his Lament be sung, so long shall his story be told.



C. C. SPAULDING,
SECRETARY-TREASURER, NORTH CAROLINA MUTUAL

CHAPTER III

THE ENSEMBLE

The Toiler

ON September 7, 1859, in Sampson County, of North Carolina, at the town of Clinton, there was born a little slave boy. He was an Indian brown baby with eyes that shone with a wonderful brightness, in a chubby little face that wreathed in continual smiles. His features were evenly molded, his hair soft and black and glistening. His quiet little mother was a darker tint and a mild-mannered, God-fearing creature with luminous eyes full of compassion.

His father he knew not; for those were strange days when men of dark complexion were burdened with the toil of their masters. But his little mother he had with him, and she cared for him and his brother until their little legs were strong and their little arms could toil.

At twelve years old, the boy was at work at a brickyard in Chapel Hill helping to support his mother. He was growing now and waxing

strong. Pleasant and well-mannered, he grew tall and shapely and commanded the admiration and respect of his elders. He workt steadily, faithfully, as the years past, finding great joy in the mother's love and in honest toil.

He had learned to read and to write and to figure,—somehow. For the great war had ended the darkness under which he was born, and he sought learning like other men. At night he took the Great Book, the only one he possest, and pondered its words and letters, in the shadow-light of the fireside. He had no time for school, for he must care for the little mother and his brother, and times were very, very hard and hours of work long and wearisome.

As the sixth year of his service in the brickyard drew to a close, the boy lifted up his eyes, lookt across the hills and answered the promptings of his young heart for new adventure. The family belongings were loaded into a steer-cart and they moved to Raleigh, the State capital. He was now a strong young man of earnest purpose and of unbounded faith in himself and his God.

On Shaw's shapeless campus and in the making of its first building this lad became, first, hod-carrier and then brickmason, helping to erect a

great institution that would mold the lives and characters of girls and boys like himself. No doubt he felt that altho he would never sit within these walls he would build them substantial and strong that they might shelter others in quest of learning.

The unrevealed past which shadows the early life of this boy gives but faint traces of his heart-beats. But something urged him on. As he had come from brickyard laborer to hod-carrier and brickmason, he went on to other things. He next became bootblack in a barber shop and in the same shop he learned the barber's trade.

Vigilance is always rewarded and soon an opportunity for advancement came. A fellow barber had determined to establish a business in a nearby town and offered him employment in the new shop.

The family moved again to a new home. It was not only mother and son this time, however: there were two new members. The young barber had given a good woman his name as he turned into manhood and the union had been blest with a bright and happy baby girl whom they named Geneva.

Thus began the real career of an industrious young man; and John Merrick set out for Durham.

The Doctor

While the contending armies of the Civil War were deciding whether his people should be slave or free, a boy was born on September 6, 1863, in Columbus County, at a place then called Rosindale. He was one of a happy family of ten children born on the family farm. The size of the family afforded mutual advantage to the father and children, since they furnish'd sufficient labor to keep the farm going and also had opportunity to attend the rural schools establisht after the war. During the early years of his life this boy stayed at home and farmed with his father.

Having exhausted the facilities of the nearby schools and become advanced beyond his fellows, the young man became a teacher and was so employed for the next three years. The demand for teachers was great because of the hungry multitude who groped in ignorance but who wanted to know; and this young teacher worked faithfully with them but never lost the desire to learn more himself so he might be of greater usefulness.

He decided to re-enter school and went to Lumberton, and matriculated at the Whitin Normal School. The following year he decided upon a change and went to the Normal School at Fayetteville. The work of this year was broken into by the call of his father for his services on the farm and he returned home after the first term.

At the age of twenty-two, in 1885, he went to Shaw University to pursue the college course, so as to become a professor. It happened that the Medical School at this time was in need of students; so thru the persuasion and advice of his teachers the young student turned to the Medical profession. He mastered the four-year course in three years and was graduated in 1888.

The young doctor presented himself before the State Board of Examiners with forty-six others, thirty of whom were white, and ranked second in the examinations. The next thing, of course, was to get establisht.

After considering several towns a choice was made, and Aaron McDuffie Moore set out for Durham.

The Adventurer

In Holy Writ is chronicled the story of Jacob and Esau, in which one brother, by skillful deceit, secured from his father the blessing intended for his older brother. This story has an interesting counterpart in an incident that occurred in Columbus County, North Carolina, in 1895.

A family of eight children resided at Clarkton, near Whiteville, on their father's farm. One of the boys, with an intelligent eye and prepossessing appearance, found the farm life rather irksome and longed to go to the city and there seek the fortunes of life. But he was yet young, having been born August 1, 1874, and his father prevailed upon him to remain at home and give his attention to the ancient science of tilling the earth.

He remained, but was ill at ease and continued to dream dreams and see visions. He was not destined, like the prodigal, to be undeceived by the folly of false friends and the emptiness of phantom prominence; for he went not in search of pomp and splendor, but of opportunity. He did not spend his time in riotous living but in faithfulness to small things; and he returned home honored and exalted—but this is ahead of the story.

The farmer boy went about his daily duties as regularly as had been his custom but ever with an eye to the windward. Now it happened that in a city not very far off he had an uncle, a young Doctor of Medicine, who wrote back of the success he was achieving and of the promises of the new community in which he dwelt. These letters were greatly inspiring and were read and re-read by the boy and they increast his desire to be there with his uncle.

Finally, one day, a letter came announcing to the boy's father that a position was open in the city and asking that the father send an older son to fill it. The boy was the first to see the missive and immediately opened it when he noticed the post-mark and recognized the handwriting. In frantic haste he devoured the contents and then, with guile and deceit, he told his father that his uncle had sent for *him*.

And thus, with a harmless trick and a boy's ingenuity, Charles Clinton Spaulding set out for Durham.

CHAPTER IV

DURHAM STATION

THE Durham to which these three men came was not the Durham of today, altho it gave promise to be a great city of industry and thrift.

Beside the railroad track were stores and shops, with scattered houses strung along the traveled road. The Durham of today was only in the making and these three men had come to put into the process their own life's-blood and sweat. They had come to grow up with the town and to help make it what it now is. The little village was just stretching on its flanks, the tobacco trade was being establisht and the community was in need of young men of vision and action.

In a booklet which is described as "A Laboratory Study in the University of North Carolina" and which is entitled "Durham County: Economic and Social," Mr. M. B. Fowler gives a description of Durham in its early days.

He writes: "Fifty-two years ago, on a beauti-

ful April day, there gathered around a cheerful camp fire at a little spot between Greensboro and Raleigh the soldiers of the blue and the gray. A stranger would have thought by their gaiety, games, foot races, horse trading, and general behavior that a spring festival was being celebrated. But why this place?

"This was the spot set aside as neutral ground between the armies of General Sherman and General Johnston, just before the close of the war between the States. This place was called Durham's Station in honor of a venerable townsman, Dr. B. L. Durham. Ordinarily, about two hundred people resided at this little station. But on this memorable spring day thousands of men swarmed the woods in this vicinity. General Sherman's army camped just to the south of the station and General Johnston's about three and one-half miles west, at the Bennett Place. Soldiers from both sides met at Durham Station and had a genuinely good time. They found a frame house just a little way from the station, full of tobacco that had been manufactured by Mr. John R. Green for the soldiers in gray. The house was sacked, and men from both sides filled their pockets with smoking tobacco.

“After Johnston had surrendered to Sherman at the Bennett House, the soldiers scattered in every direction. Some lived in Texas, some in Maine. So it happened that later Mr. Green’s tobacco went ‘express prepaid’ from Maine to Texas. When the tobacco carried away began to give out, these men began to feel a desire for more of the ‘celestial weed.’ Thus it happened that the railroad agent, postmaster, and other officials around this little ‘burg,’ began to receive letters from various places, asking for more of that Durham tobacco. Mr. Green was quick to see his opportunity and accordingly began to manufacture more tobacco and call it ‘Durham Bull Smoking Tobacco.’ He adopted the Durham Bull as his trade mark. . . . The sign of the ‘Bull’ is seen around the world today.”

The event above chronicled is of more than passing significance; for in it may be found the secret of the success of this thriving and prosperous city. It is worth noting that Durham was neutral ground and that instead of being the scene of battle it was the scene of friendly rivalry and fraternizing between the opposing armies. The very spirit of the locality made it one where, later, two great races would grow and develop side by side, on terms of good feeling.



AT THE AGE OF 20
(REPRODUCED FROM A TIN-TYPE)



CHAPTER V

JOHN MERRICK—THE BARBER

IT WAS in the barber shop of W. G. Otey in Raleigh, North Carolina, that John Merrick became first boot-blacker and then barber. One of Mr. Otey's barbers, John Wright, decided to come to Durham and open a business of his own. He had grown to like Merrick for his affability and trustworthiness and offered to take him in the new shop as workman if he would come. It was so agreed and they moved to Durham and began the new business in 1880. Things went well and after six months Merrick purchased a half interest in the business and it was conducted in the name of Wright and Merrick. Mr. Wright says concerning his association with Merrick:

“Years ago in Raleigh, North Carolina, I was foreman in the barber shop of Mr. W. G. Otey. At that time John Merrick was porter in the shop and he was always straight and upright in his dealings. I remember one time that Otey and Merrick had a misunderstanding and Merrick was

discharged. I took Merrick's part with the proprietor and he was restored to his former position. This led to a friendship between Merrick and myself which lasted thru his life-time.

"Soon after this Merrick began to learn the barber's trade. We continued to work for Mr. Otey for some time. Our friendship grew for each other and we agreed to get married at the same time.

"After some time I was persuaded by Colonel W. T. Blackwell, Mr. J. S. Carr, Mr. W. Duke and other white friends to come to Durham and go into business. Hating to be without the friendship of Mr. Merrick, I persuaded him to accompany me. We struck Durham about the time she was on her boom. We went into business and met with success from the opening of our doors. Our place of business contained three chairs at the beginning and later we added five more.

"We got into the hearts of the people of Durham and they had great confidence in us. After so long a time we decided to buy a lot and we built our homes side by side.

"Merrick and I were in business many years and during that time we never disagreed. I always found him congenial and ready to serve the

customers and likewise courteous. Time past and I finally sold my interest in the Merrick and Wright Barber Shop to him and came to Washington to reside. This is an event in my life which I have always regretted. Merrick continued to succeed in all lines of business and everything he turned his hands to turned to money."

After the two families had been settled for about a year, Merrick and Wright purchased a lot and built two houses for their families; little three-room cottages facing the railroad on Pettigrew Street, in the Negro section which has been given the name of Hayti. This modest little home was the first piece of real estate Mr. Merrick owned. Within two years after his coming to Durham he had become proprietor of his business and the proud owner of a home. In this little home Mabel, the second daughter, and Ed, the first son, were born.

In 1892, Mr. Merrick's partner, Wright, decided to leave North Carolina and sold the business out to Merrick. Wright moved to Washington, D. C., where he still remains, and Merrick became the sole owner of the business. The business expanded from this time and soon Mer-

rick was owner of three shops for white patronage and two for colored patronage.

Things now commenced to become a little easier and the successful barber began to buy real estate and to build houses for rent. The barber built his own houses, first figuring out the bills for lumber, and then hauling it from the mills in his own horse and wagon. He was his own contractor and carpenter. Here we see again his belief in working with the hands.

In 1887, Mr. Merrick purchased a more pretentious and comfortable six-room cottage on Fayetteville Street and moved his family there. The Negro population of Durham was now steadily increasing and altho the site selected was several blocks from his original home and further from the business section, it served to encourage a general extension of the Negro section, Hayti, to its present proportion. Other Negroes of prominence located along Fayetteville Street and today there can be found no finer homes among any group of Negroes anywhere in the South than those in this section.

In this new home, John Merrick, Jr., the second boy, and Martha, the third girl, were born.

About 1890 the barber began experimenting

with a preparation for dandruff and soon put upon the market Merrick's Dandruff Cure. An old Webster Student's Note Book, found after his death, contains some advertisements he wrote for the newspapers setting forth the virtues of this tonic. These advertisements and a speech written in the other side of the same notebook, are among the few compositions written in his own hand that he has left.

As an ad-writer, the barber shows his customary originality. A notation above one of the announcements calls for "A cut standing at chair applying tonick to head of customers," after which follows the article:

hair when in a unhealthy condition needs treatment like the sistum. dandruff is a clea" demonstration that its unhealthy. Something aught to be done and must be if you would save you selfe from baldness

(Merrick's cure for Dandruff)

Here are other samples:

Now for a few facks there have been so many failues in cureing the scalp of Dandruff lots of them are due to the fack that one or two applicatons will not do the work nether will one applicatoin cure a stomach trouble ore a case of fevor or consumtion. . . .

Remember the Old addick a stich in time saves nine

treat your head at once with Merrick's Dandruff Cure

We dont clame to bring hair back on a ball head that nature has made and has been of long standing as its beyon mans Power no more than the Dentis can bring a tooth back when aextracted but he can save the original in many casees.

No Dandruff cure has ever been put upon the market that has found such favor with the Tonsorial Profession as Merricks Dandruff Cure No greec no fussy oder its quick erfeck its cooling and clensing Power make it wonderful . . .

Now dont let it be a consiteration of what have failed Prior to this but try Merricks Dandruff Cure or money refunded one dollar Per bottle

hantled by all drugest
and your Leading barbers
or by addressing

JOHN MERRICK & Co

104 W Main St

Durham, N. C.

About this time, probably in 1895, William Jennings Bryan, orator and aspirant for presidential honors, visited Durham and was shaved by Mr. Merrick in the barber shop. He fell into pleasant chat with the barber, after being intro-

duced, and before leaving the shop handed him a silver dollar bearing the date, 1882. He told Mr. Merrick not to spend the dollar until he (Bryan) had become President of the United States, as he confidently expected to become after the election of 1896. The dollar remains unspent in the hands of Merrick's family.

CHAPTER VI

“IRON SHARPNETH IRON”

THE glimpse we have had of John Merrick, the Barber, has dealt only with his personal success in this business, showing how he rose by his own efforts from an un-schooled, self-trained boy to a successful business man and substantial citizen. It has not touched another equally important development of his which led to his final flowering as a leader among his people.

Life is as great an enigma as death, except that on earth people see and feel and, therefore, believe. But the hidden forces that shape the destiny of an individual, that direct his choices and divert his energies, making him in the end either a success or a failure, are just as puzzling and defiant as the unreported life after death. Men use the unanswerable “IF” to signify their queries on matters of speculation, as they postulate a given situation that did not exist and wonder what condition would have resulted from it if it had existed. They wonder what would have been the

career of such and such a person *if* he had made a different choice at a given time from that that he did make. And it may be wondered what John Merrick's life would have been *if* he had not been a barber or, *if* he had not come to Durham. Would he have been a great pioneer in the business world and an inspiration for his race? or would he simply have been a successful barber?

At least it appears that in his case his trade was all-important because of the things he learned and the friendships he formed behind the barber's chair. Merrick's college course was taken in his barber shop, largely by the Socratic method, with traveling professors. It might be said, and not extravagantly, that Mr. Merrick's contact with the leading white business men of Durham had as much to do with his success as his own personal gifts.

When he came to Durham, fifteen years after the close of the Civil War, the leading white families were only moderately well-to-do. Few people in this section were rich enough then to invoke the penalty of exclusion from heaven. In those days, the business of the street, the politics and things in general were discuss in the town barber shop, which was the original chamber of

commerce, men's clubs and civic forum. Men were by turn convivial and acrimonious; and the barber was confidant, buffer or tutor as the occasion demanded. It requires no stretch of the imagination to see how a wide-awake, energetic and industrious barber could appropriate and absorb information and business methods thru such contact.

The young business men of the town, the Dukes, the Watts, the Carrs, the Fullers, and all their associates,—the groups that have made Durham the splendid city it is,—were not only customers of John Merrick, but his *friends*. Mr. Merrick was the personal barber of Washington Duke, organizer of the American Tobacco Company; and the first trip the barber made to New York City was in company with his patron and friend.

Now that the two races have become so estranged, it is hard to realize how close John Merrick stood to these men. There was no time he needed help or advice that he did not get it; there was no time when he made a request in behalf of his race that it was not granted. And his aspirations and his accomplishments will show that these occasions were numerous.

CHAPTER VII

JOHN MERRICK—THE ORGANIZER

JOHN MERRICK had a special talent for organizing and promoting business enterprises. We have already seen how, in the barber business, he became part owner, and then full owner of the business which John Wright had establisht, after which he became owner of five barber shops.

It is only natural that a man who has been personally very successful in the conduct of his own business should become a leader in community enterprises, or should take the initiative in setting up movements and organizations in his community. Mr. Merrick was already a successful man and had developt into a thrifty and substantial citizen. He had the confidence of the people of Durham, had made strong friendships and had a coterie of admirers and associates. He now began to give his energy and talent to new enterprises, in co-operation with others.

A long list of names will be forever associated

with that of John Merrick. They shall appear on these pages according to their natural grouping and according to the enterprises mentioned. There is no intention, least of all any effort, to obscure the doings of others who moved in this circle. The life of John Merrick is rich enough in itself to place him among those who shall be called great by the on-coming generations. And so as events are named and groups enumerated, facts are set down as correctly as faulty memories can report them from out of the past. Upon some events there are differences of opinion and conflicting evidence. These differences are not vital, however, and do not remove John Merrick from the background.

There are disputes as to whether Mr. Merrick himself organized or founded or establisht this particular thing or the other. It is not worth while, except for the captious, to pause over these questions, since they will not add or detract from the object of our study. Where one person originates a thing and another prosecutes its course, bringing it to success and to finality, neither need be robbed of his honor, for both have contributed to the sum of the world's comfort.

It would be amazing indeed if one man had a monopoly of the brains in any community; yet one man may easily be the greatest inspirational character in that community. It is often also true that men ponder and revolve plans in their minds, in shadowy outline, who never would see clearly what to do if another did not give articulate form to their hazy and scattered reflections. Other men have clear visions and active imaginations; they can spin out fine theories and perfect schemes. But the actual doing, the execution, the accomplishment—if others did not undertake the tasks they never would be done. The life of any healthy community is developt vicariously,—the dreamers, the thinkers, the workers all joining in the common uplift.

The picture of the past years in Durham is one of activity on the part of many good men, men of ability and purpose; but the overshadowing, predominating personality in the background is John Merrick.

The Royal Knights of King David

In 1883, three years after Mr. Merrick had moved his little family to Durham, an organization was formed which was called The Royal

Knights of King David. A minister from Georgia, Rev. Morris, had come to Durham, in the interest of a fraternal order already established in that State, and was desirous of selling the right of organization to some of the business men of Durham,—Mr. Merrick among them.

The organization had insurance features and was run on the assessment plan. It had a religious setting, being founded upon the episode of David and Goliath. Instead of purchasing rights in the order for its operation in North Carolina, the committee of Durham citizens bought the order out entirely and incorporated it in their own name.

Mr. W. G. Pearson, Supreme Grand Secretary, gives the following account of the organization:

“The Royal Knights of King David was purchased from Rev. Morris, a Georgia preacher, September 24, 1883, by John Merrick, John Wright, W. A. Day, J. D. Morgan, T. J. Jones. Rev. Morris came to Durham to sell them the right to operate in the State of North Carolina; they purchased the order and all rights in it from him.

“In 1886, I took charge as Supreme Grand Secretary and changed some of the features and

methods of the order. Collections were only \$14 per month from all sources when I came into office and we were operating only in North Carolina. In 1887 we took out a charter in Virginia and establisht lodges in Norfolk and Portsmouth. In 1910 we went into South Carolina and Florida; 1916 saw the order in Georgia again and 1918 in the District of Columbia and Pennsylvania.

"Within twelve months our collections had increast from \$14 per month (for North Carolina) to \$430 per month (for North Carolina and Virginia). Present collections from the seven states in which we are operating are \$8,000 per month. Our membership is 21,000. We have recently formed a Uniform Rank which is growing rapidly.

"The order has bonds and securities to the amount of \$22,000 and property valued at \$40,000. A three-story press brick home office is now in course of erection, which will contain offices for the Supreme Grand Lodge, store rooms and a banking house. The Fraternal Bank and Trust Company with an authorized stock of \$125,000 and a paid-in capital of \$25,000 will

open its doors for business in August, 1920. It will have banking, trust, rental and bond departments.

"At the time of his death, Mr. Merrick was the only one of the incorporators then active in the affairs of the organization. He and I had some time since bought the interests of the other living members. He was the Supreme Grand Treasurer from the time of its organization until his death."

The North Carolina Mutual and Provident Association

No doubt the experience which Mr. Merrick had acquired in the fifteen years of operation between the establishment of the Royal Knights and the founding of the North Carolina Mutual and Provident Association led directly to his undertaking the latter venture. In 1898 this Association was formed. It is noted here merely for its chronological order; for that is such a large story that it must have its own chapters.

The Lincoln Hospital

The Lincoln Hospital was founded by Dr. A. M. Moore, in 1901, thru the generosity of the Duke family. Mr. Merrick was influential



AT THE AGE OF 35

in persuading the Dukes to make this benefaction for the Negroes of Durham. Dr. Moore gives the following account of his and Mr. Merrick's effort: "The movement for a colored hospital was started by me in 1898. I worked hard to arouse the colored and white people in the interest of such an institution for our city, and gradually they began to respond. We were especially endeavoring to win the encouragement of the Duke family.

"Dr. A. G. Carr, my good friend, was the family doctor for the Dukes, John Merrick was the family barber, W. H. Armstrong was the butler and Mrs. Addie Evans was the cook. I kept in touch with all these persons and we had a fairly good opportunity to see that the matter did not grow cold. All these persons helped to win the favor of our friends and benefactors, the Dukes, but I suppose Dr. Carr and Mr. Merrick were more largely responsible for the generous gifts we received.

"It seemed for a while that we would not have an institution of our own. Mr. George W. Watts had given a hospital for the white people of Durham and he later announced his intention of adding a colored ward. I took up the matter with

Mr. Watts, urging that such provision would lead to practical difficulties, that this plan would not give our Negro physicians sufficient opportunity to develop and that such provision would prove inadequate with the growing Negro population. Mr. Watts decided that he would not open the ward for colored and the Dukes gave us promise of help.

"The first gift from the Dukes was \$13,000. Since then they have given \$20,000 more. Recently a new site has been purchased for an enlarged institution by Messrs. Buchanan and Ben Duke, George W. Watts and J. S. Hill. They will erect in the near future a hospital worth probably \$100,000."

In 1910 it was decided to add a Nurse Training School. One hundred eight girls have attended this school, eighty-six of them graduating. Fourteen are in the school at present. They have been most helpful to the City of Durham, especially in the influenza epidemics.

There are a cornerstone and two marble tablets at the hospital showing the donors, the colored trustees and the inducement that led to the gift. The cornerstone, with an inset of the 'Square and Compass,' reads:

LINCOLN HOSPITAL

Established 1901

W., B. N. and J. B. Duke, Donors

A larger tablet, on the opposite side of the building, showing the 'Three Links' of Odd Fellowship, bears the names of the original trustees and officers for the institution:

TRUSTEES

A. M. MOORE, M. D.	S. L. WARREN, M. D.	
J. A. DODSON	A. A. ARMSTRONG	A. R. MOORE
GEO. W. STEVENS	J. W. O'DANIEL	D. T. WATSON
C. C. SPAULDING	M. H. CHRISTMAS	J. E. SHEPARD
JOHN MERRICK, President	W. G. PEARSON, Secretary	
R. B. FITZGERALD, Treasurer		

On the front of the building, at the main entrance is a large marble tablet which speaks for itself:

MEMORIAM
LINCOLN 1901 HOSPITAL

With grateful appreciation and loving remembrance of the fidelity and faithfulness of the Negro slaves to the Mothers and Daughters of the Confederacy, during the Civil War, this institution was founded by one of the Fathers and Sons

B. N. Duke

J. B. Duke

W. Duke

Not one act of disloyalty was recorded against them.

JOHN MERRICK, President

A. M. MOORE, Founder and Supt.

The Mechanics and Farmers Bank

The idea of establishing a Negro bank in Durham seems to have had several sources, or rather to have been in the minds of several people. It was quite a natural desire and logically followed the success experienced in the commercial ventures of the progressive and alert colored men of the town. There is scarcely a city in the South where Negroes are successful in business that has not a colored bank or that has not heard much talk of one.

It is amusing that, in the just pride which all persons connected with the establishment of the

institution feel, each one believes the idea was original with him. It seems clear that several persons were thinking along the same line and that the Mechanics and Farmers Bank resulted from the collective rather than from the individual initiative toward a banking institution among the Negroes of Durham. Durham was a progressive town in 1907. Her factories were humming and supporting a large class of laborers, male and female. The business and professional men of the race were becoming strong financially with a fine outlook for the future. Besides local business organizations two companies were growing rapidly and spreading to other states. The Royal Knights of King David had been establisht for a quarter of a century and was then operating in two states; the North Carolina Mutual and Provident Association had been formed for nearly a decade and had pusht its way thru the Carolinas. The idea of opening a banking institution, therefore, must have appealed simultaneously to or have been a growing conviction with a number of persons.

At any rate several persons got busy. According to Dr. A. M. Moore this is what happened: "Professor E. A. Johnson and Dr. M. T.

Pope, of Raleigh, came to Durham one night in 1907 to work up a building and loan association. We called a meeting of the leading men of the town in order to discuss the matter. It was soon evident from the turn of the meeting that the persons present wanted a bank rather than a building and loan association. The discussion became general and the meeting finally adjourned without any action in favor of the effort of the visitors.

“Soon after this R. B. Fitzgerald, John Merrick and others began to show activity toward establishing a bank. The officers of the North Carolina Mutual were especially interested in such an institution. The Company has always done the bulk of its business thru the Mechanics and Farmers Bank since its establishment in 1908.”

Mr. W. G. Pearson, first cashier of the institution, gives this recital: “The idea of a Negro bank originated in the minds of R. B. Fitzgerald and myself. I talked to John Merrick about it but at first he did not think the time was quite ripe to launch it.

“Mr. Fitzgerald and I went ahead in our efforts to secure subscribers and subscribed \$1,000

each ourselves. I then approacht Mr. Merrick again and he subscribed. Other subscriptions were given until \$10,000 worth of stock had been sold, thereupon the stockholders were called together and the bank organized."

A third story, told by Mr. J. A. Dodson, has it this way: "About a year or two before the Mechanics and Farmers Bank was organized, Mr. R. B. Fitzgerald had been agitating the matter and trying to get sentiment aroused in favor of getting a bank in Durham.

"The matter then died down. Mr. Fitzgerald soon began to talk again. He and Dr. J. E. Shepard got together and the latter wrote out a form of charter for the institution. A meeting was called, at which Messrs. Fitzgerald, Shepard Pearson, Warren and myself were present, together with others. All of us subscribed for stock. Dr. Shepard then took steps toward having the charter issued.

"Meetings were called from time to time and different ones began subscribing for stock. Dr. Moore, Mr. Merrick and others had now become stockholders and the bank was finally establisht. As I recall the facts, Mr. Fitzgerald and Dr. Shepard were the most active in the effort."

House Bill 1342 and Senate Bill 673, entitled "An Act to Incorporate Mechanics and Farmers Bank at Durham, North Carolina" and "Ratified this 25th day of February, A.D. 1907," states that "The General Assembly of North Carolina do enact: Section 1, That John Merrick, R. B. Fitzgerald, J. A. Dodson, James E. Shepard, A. M. Moore, S. L. Warren, W. G. Pearson, Jno. R. Hawkins, W. G. Stevens and their present and future associates, successors and assigns, be, and they are hereby constituted a body politic and corporate under the name and style of Mechanics and Farmers Bank of Durham, North Carolina. . . ."

The first notice of meeting of the incorporators was sent out under date of July 1, 1907, and was signed by R. B. Fitzgerald, W. G. Pearson, J. E. Shepard, John Merrick, J. A. Dodson, W. G. Stevens, A. M. Moore and S. L. Warren. It reads as follows: "We, the undersigned, being a majority of the incorporators and subscribers for the capital stock of said company, do hereby fix the office of the Royal Knights of King David, No. 212½ Parrish Street, City of Durham, as the place, and the 29th day of July, 1907, at 12 o'clock, as the time to meet and organize the said

Mechanics and Farmers Bank of Durham and to elect the Board of Directors and to transact such other business as may properly come before said meeting. . . .”

The first meeting of the incorporators and stockholders was duly held at the time stated and directors and officers were elected. Messrs. Fitzgerald, Dodson, Pearson, Merrick, Shepard, Spaulding, Stevens, Moore and Warren constituted the first Board of Directors. The Board of Directors met immediately after the general meeting of stockholders had adjourned and elected the following officers for the new institution: President, R. B. Fitzgerald; vice-president, John Merrick; cashier, W. G. Pearson. The bank opened in the North Carolina Mutual Block in August, 1908.

Mr. Pearson did not long remain cashier, because of other duties, and was succeeded by Dr. George W. Adams who held that position until death claimed him in 1918. Mr. C. C. Spaulding became cashier following Dr. Adams. Mr. Merrick became president of the institution in 1910, following the death of Mr. Fitzgerald; and he has been succeeded in 1919 by Mr. Pearson. Mr. Pearson resigned in May, 1920, and Dr. S. L. Warren became president.

The institution grew rapidly and has been well supported by the Negroes of Durham and of the surrounding towns. Its first dividend, of four per cent, was declared in August, 1909. At that time the capital stock was raised to \$15,000. In February, 1920, \$27,375 worth of stock was offered to the public, an amount sufficient to raise the capital stock to \$50,000. This stock was sold within one week and \$20,000 worth of it was paid for in cash—a splendid testimonial of the confidence of the Negroes of Durham in this institution, and also of their financial condition.

The Bull City Drug Company

In 1908, the same year that saw the opening of the colored bank, there was only one colored drug store in Durham and that was not centrally located for the colored population. That one store had been organized as the Durham Drug Company by Dr. A. M. Moore, W. G. Pearson, J. A. Dodson, R. B. Fitzgerald and J. E. Shepard, in 1895. Messrs. Dodson and Shepard were then pharmacists from Shaw University. In 1901 this business became the Fitzgerald Drug Company and so continued until 1910, when Mr. Dodson became sole owner.

The motive for the formation of this first com-

pany seems not to have been so much the making of money by the stockholders as it was to help the young pharmacists in the development of a new business for the colored citizens.

Similarly, the desire for other drug stores to serve the growing Negro population led to the formation, in 1908, of the Bull City Drug Company, by John Merrick, Dr. A. M. Moore, C. C. Spaulding, W. G. Pearson, Dr. C. H. Shepard and S. T. James. Mr. James, a pharmacist, was made manager and served very efficiently in that capacity. The company opened a store in the North Carolina Mutual Block on Parrish Street and was enabled sometime later to open a branch store in Hayti, the colored section. The business was very successful and was run under the company management for four or five years. The two stores were then sold to their managers and pharmacists, S. T. James and J. W. Pearson, and are still flourishing.

The Merrick-Moore-Spaulding Real Estate Company

In the division of the management of the insurance Company it fell to the lot of Mr. Merrick to do the buying, selling and investing. This will

be commented upon in the development of that concern in a later chapter. On account of this work Mr. Merrick became an expert on real estate. He came in close touch with the local market and often there would be property which the insurance Company could not handle, because of insurance regulations, that Mr. Merrick could handle to his personal advantage. In this way he often found profitable investments which were out of the line he was seeking for the Company.

Most men would have used this "inside information" for their exclusive benefit, which would have been, of course, perfectly legitimate. But Mr. Merrick felt that his partners in the Company were due the same consideration that he gave himself in pushing his own personal business; and, at his own suggestion, the Merrick-Moore-Spaulding Real Estate Company was incorporated December 8, 1910. This Company is still operating and its holdings reflect the safe business sagacity and judgment of its organizer.

The Durham Textile Mill

The only unsuccessful business venture recorded against The Triangle, out of the many formed or participated in by its members is a

textile concern, organized in 1914 and sold the next year. The Durham Textile Mill was owned by Messrs. Merrick, Moore and Spaulding and was managed by Mr. C. C. Amey. It was organized for the manufacture of socks.

It is quite probable that the venture would have been successful and would today have been one of the largest hosiery mills of the city had not several unfortunate occurrences combined to bring about its strangulation. First of all, the owners had no time to give to it themselves. The manager was active, but was inexperienced in the hosiery business and it was difficult for him to lay hold of young men of business training and experience. Even these difficulties would have been overcome with time had the concern kept going. However, with the European War, Durham was hit by the same general depression that was experienced all over the South. Cotton was dethroned as king, money became scarce, markets were closed. The mill ran for a year but was unable to develop a market and was finally sold. There was, however, no financial loss from its operation.

The Colored Library

Some time in the year 1913, as well as can be definitely ascertained, Dr. A. M. Moore founded a Sunday School library in the White Rock Baptist Church. An effort was made to get other churches in the city to take an interest in the library and to use it; but because of the usual denominational rivalries it remained more the White Rock Sunday School Library than a public institution. It was supported thru the efforts of Dr. Moore and thru personal donations. Mr. George W. Watts (white) made a gift of \$100 toward its support.

Dr. Moore was very anxious that the little library should grow and, in its influence and help to the boys and girls, become an addition to the public schools of the city. He recognized that the denominational incubus might retard its growth and so decided that it had better be moved out from the church building.

Mr. Merrick had just erected a building to rent as a place of business on a triangular point almost opposite his home on Fayetteville Street. Dr. Moore proposed to rent this building from him for the library, to which Mr. Merrick gladly

agreed. Under the arrangement in July, 1916, the building was rented for about a year. The colored citizens and a few white friends made donations and kept the institution going. It was then decided to buy the building and make the library a permanent institution.

The property was valued at \$4,000 and that was the amount of the sale price agreed upon. Mr. Merrick gave \$1,000 of this amount back to the institution and the library got a permanent home. Mrs. Hattie B. Wooten was elected librarian and the following trustees were named: Dr. A. M. Moore, Chairman; J. M. Avery, Treasurer; M. T. Norfleet, Secretary; C. C. Spaulding; Mrs. S. V. Norfleet; E. D. Mickle; Dr. S. L. Warren; Mrs. M. S. Pearson and J. A. Dyer.

In June, 1917, the city of Durham began to give a monthly contribution of thirty dollars which it raised in June, 1918, to fifty dollars and which it still continues. The County of Durham began in June, 1918, to supplement this amount by twenty dollars monthly, which it still continues. White Rock Baptist Church has given five dollars monthly since the summer of 1919. Public and private donations from both colored

and white friends have kept the institution going.

The annual report of the library, December 31, 1919, contains the following facts:

Number of volumes at beginning of year	1942
Number volumes at end of year	2389
Number newspapers and magazines	14
Circulations during the year	3557

In March, 1920, the circulation of books had grown to five hundred and the report for the current year will show a greater expansion than ever before. The only other Negro city library in North Carolina is the one at Charlotte, established several years before the Durham Library but not equalling its progress.

Recapitulation

John Merrick, the Barber, we saw in 1883, prosperous and successful in his profession and giving promise to become one of Durham's foremost citizens. For the next thirty-three years, from 1883 to 1916, we saw John Merrick, the Organizer—the promoter, the man of affairs, the public-spirited citizen, the benefactor.

With others, he bought out a fraternal order



AT THE AGE OF 40

and became its treasurer. With others, he organized an insurance company and became its president. With others, he used his influence and friendship with one of Durham's great families in order that a hospital might be established, and became its president. With others, he helped organize a bank and became its vice-president, and later its president. With others, he formed a drug company which gave the town two additional colored drug stores. As the leader of The Triangle, he formed a private real estate company so as to promote the private interests of his business associates. With his two associates of The Triangle, he organized a manufacturing concern which, because of a combination of circumstances, did not succeed, but which suffered no financial loss. Thru his interest in the welfare and education of the boys and girls of the city he provided a home for the Library and gave \$1,000 toward its maintenance. This recital does not cover the private philanthropy of John Merrick but is only a brief statement of the most important events in the life of the colored people of Durham in which he either led or contributed his great influence.

CHAPTER VIII

THE NORTH CAROLINA MUTUAL AND PROVIDENT ASSOCIATION

THE formation of the North Carolina Mutual and Provident Association has been noted in the preceding chapter. This organization was formed to engage in the business of life insurance.

In October, 1898, seven men assembled in meeting and became the charter members of the organization. Their names are John Merrick, A. M. Moore, P. W. Dawkins, D. T. Watson, W. G. Pearson, E. A. Johnson and J. E. Shepard. These seven men organized the Company and elected the following officers: President, John Merrick; Secretary and Manager, D. T. Watson; Treasurer and Medical Director, A. M. Moore. The organizers invested fifty dollars each as capital stock and business began on April 1, 1899, in Durham and Durham County, exactly twenty-one years before the setting down of this account.

For some reason the Company did not succeed. It was difficult to secure business and things went badly. Some of the members became discouraged and were inclined to end the business. After things had lagged for a few months a meeting was called and it was decided that the Company could not proceed further.

The Reorganization

When the true state of affairs became known among the organizers, two of them got together for a conference and decided that the Company could be made to go and that they were not willing to have the plan abandoned. One said: "Well, let's buy it in, reorganize and start out fresh.— You bid it in; and we'll pay off the original investments and reorganize the Company." And it was so agreed. When the meeting was called and dissolution decided upon, Dr. Moore, following the suggestion of Mr. Merrick, offered to pay off with interest the fifty dollars which had been invested on condition that the other organizers would give a full release of their rights in the old Company. This was very willingly done since most of the organizers had already considered the

investment a dead loss. Thus a reorganization was effected and The Triangle was formed.

A year or two before this story a young farmer boy came to Durham seeking opportunity. He secured a job as dishwasher in the local hotel at a salary of ten dollars per month, after which he was made head bell-boy and later side-waiter. He left the hotel in order to enter school and was butler-cook for Judge R. W. Winston for two years and for Mr. J. D. Pridgen, another year, while in school. He graduated from the Whitted School in 1898 and was made manager of a colored grocery company just organized. The year 1898 seemed to have been a favorable year for the establishment of business among Negroes in Durham, and so twenty-five citizens invested ten dollars each and, with the total of two hundred fifty dollars and extensive credit, opened a grocery store. The twenty-five depositors formed a very happy nucleus of purchasers for the new business and they stocked their homes with groceries in order to help clear the shelves of the store. Pretty soon the new shelves were quite clean and the new manager was taxed to invent some theory by which he could replenish them. He called together the original supporters

of the business but some of them seemed a bit unsympathetic, since they had never received any dividends from the ten-dollar investment. At any rate, they were all willing to call it square and to give the entire business over to the youthful manager. He continued to run the establishment and to extend credit and, after six months, he found himself three hundred dollars in debt.

The grocer was none other than Charles Clinton Spaulding, the Adventurer, nephew of Dr. Moore. At the invitation of Mr. Merrick he became a member of The Triangle. He brot with him his debt of three hundred dollars and it took him the next five years to pay it off. The new officers of the reorganized Company were: President, John Merrick; Treasurer and Medical Director, Dr. A. M. Moore; Vice-President and General Manager, C. C. Spaulding.

It would be only gratuitous, perhaps, to point out here what five men freely gave up because of lack of faith or foresight. It is of course difficult to judge the circumstances surrounding these pioneers in 1899. Doubtless sufficient reasons existed to nullify their interest in the attempt to form a strong Negro insurance company. It probably seemed a bit too ambitious and difficult

of achievement. Yet one man believed that it could be done, despite all the hardships and difficulties that it would entail, and another man was willing to "see it thru." Fortune is such an eccentric goddess that it is often difficult to appease her; but if anything wins her smile and guarantees her favor it is the kind of pluck that John Merrick and Aaron McDuffie Moore possest.

The Day of Small Things

On the present site of the county court house at the intersection of Main and Church Streets, there stood in 1899 a little wooden office building; and this corner was known in that day as Kemper's Corner. Dr. Moore, Treasurer and Medical Director of the North Carolina Mutual, had his office there for the practice of medicine. The Association found in this office a genuine welcome, but very limited space, at the cost of two dollars per month. A carpenter made a desk for the sum of four dollars and this, with four or five chairs, was the total of the office equipment of the concern.

The directors got together and allotted the work of the Association among them. Mr. Merrick was to handle the finances, Dr. Moore was

to examine and pass upon the policyholders and Mr. Spaulding was to hustle the business and develop the field. No salaries were paid and the manager was put on commission. The manager purchased the first complete set of books the Association possest and started a bank account and checking system.

Mr. Spaulding gives this interesting account of the Association in its early days: "When I became General Manager of the Association it was doing an industrial business on the assessment plan and paid sick and death benefits. Its debit or weekly collection was \$29.40. I was manager, agent, clerk and janitor and had to do local collecting as well as organize new fields in the adjacent counties. Dr. Moore and Mr. Merrick served without salaries, each continuing to follow his chosen business while I took the field on a commission basis.

"The first trip I made away from home was from Durham to Charlotte and Hamlet and return, via Raleigh. I learned to talk insurance on that trip, for I had to depend upon my success in selling insurance for my traveling expenses. I landed in Sanford without funds and hustled all day. When the time came for me to take the

train to Raleigh, I went boldly into the station—this was before there were separate waiting rooms—and called for a ticket, and then discovered that the ticket cost twenty-five cents more than I possest. A white drummer, going also to Raleigh, was imprest by my embarrassment and inquired if I did not have sufficient money, what kind of work I was doing, etc. I told him what my business was and he gave me fifty cents, refusing to let me return the extra quarter.

“In Raleigh, I was much more at home, since I had several friends there. I went to the boarding house of Mrs. Ada Thornton, who was a mother for all young men and explained my poor success. She took care of me for a few days and lent me a dollar. I tried to hustle insurance but everywhere met with discouragement.

“My friends and others whom I tried to interest were sympathetic and appreciative of the effort to establish an insurance company but they did not believe it could be done. They advised me on every hand not to waste my time; they told me I was a ‘bright young fellow’ and ought to go back to school or take hold of something that would be profitable. Some flatly ridiculed the idea of a Negro insurance company. I returned to

Durham thoroly disgusted and quite willing to resign. I would have quit at this time had it not been for the encouragement of Mr. Merrick and Dr. Moore."

The first crisis of the Association was caused by its first death claim of forty dollars. This was a matter of such importance that it necessitated the calling together of the Board of Directors; and they had to contribute from their pockets to make up this sum. The record of this payment, with the name of the deceast and the date of the claim, would be a most interesting document to set forth here had it not been destroyed by fire some years later. This hasty meeting was called and held in the rear of Mr. Merrick's barber shop, as was often done when he was very busy and could not get out of the shop.

In 1900 two rooms were rented on Main Street in the block above Kemper's Corner and on the same side with it up-stairs over a store. The offices of the Association were located here until they built a permanent home.

The new partners worked faithfully and business grew month by month. The energetic manager began advertising and more business was added. He got *The Blade*, the colored paper

then printed in Raleigh, and began writing to all the colored advertisers in its columns. This was done with other colored papers and the Association began to get policy-holders in different parts of the State. Citizens became interested and wrote for the manager to come to their towns and introduce his work.

It soon became necessary to have a local agent and Mr. T. J. Russell, who had written some insurance for the first Company, was appointed on the Durham District. Mr. Russell is the oldest agent in the employ of the Association. He gives this account of his work: "When the North Carolina Mutual was organized, in 1898, I was working at the Duke Tobacco Factory. I suggested to my friend, P. W. Dawkins, one of the organizers, that I might be able to write some insurance in the factory and so he had me appointed as the first local agent but not a full-time employee.

"The officers of the Association had written thirty-eight applications for insurance and I wrote the thirty-ninth. Strangely enough, the applicant's name was Early Mason. He has been dead for several years. I continued to write applications and remained at the factory until some time after the reorganization of the Association.

“The work succeeded after the reorganization and I was offered an appointment as full-time agent, when it had grown too heavy for Mr. Spaulding, who was manager, agent and general utility man in those days. I decided to accept. My foreman at the factory was a very clever man and I had been under him for ten years. When I told him of my decision to quit, he advised against it, saying that the insurance Company could not succeed and that I would soon have to come back. But he told me that if I did have to come back, as he expected, he would see that a place was made for me at the factory, if he was living. My salary at the factory was six dollars per week.

“I became local agent for the Company March 3, 1903. Policy No. 27 had been issued to Mr. Frank Lyde of this city, before I had any connection with the Company. When I became agent I began collecting from Mr. Lyde and have been his collector ever since. He is the oldest policy-holder of the Company and is still following his trade as a brick-mason, as he was doing when he joined the Company.

“Two weeks after I had quit the factory I

met the superintendent on the street and he asked me how I was getting along. I told him pretty fair. He offered me twelve dollars a week if I wanted to come back. This was twice my old salary and more than I was making with the Association. It was a great temptation. I thought I would see Mr. Merrick and talk it over and that I did.

“Mr. Merrick always had a smile and always could see the bright side of things; that is the reason he succeeded so well. When I told him of the offer I had had he said that was pretty good and that I was worth it. Then he put his hand on my shoulder and said: ‘Why don’t you brighten up and take fresh courage and make *fifteen* dollars a week out of your job with us?’ I worked much harder and increased my earnings and never looked for a better job after that; but always tried to make *my* job a better job. I had faith in the men at the head of the Company and I saw a living in it for me; but I never expected that the Association would grow as rapidly as it has nor as large as it is today.

“My relations with my employers have always been most cordial and pleasant, and there are no men anywhere that I respect more highly than I

respect them. Mr. Merrick's death was a great loss to me for he was always my constant friend and I never forgot the lesson he taught me when I was considering going back to the factory. He advised me to buy myself a home, which I did years ago.

"As the first agent, I had several opportunities for advancement but refused to take my promotions as they came. I had a growing family and did not like to travel. So I have stayed on the home district and have never done any work for the Company anywhere else, except two trips I made for the manager to Wake Forest and to Youngsville, some years ago, when his hands were full."

The second oldest agent in the service of the company is Mr. L. A. Moore, of Wilson, North Carolina, who is still in the employ of the company.

The story of the growth of the North Carolina Mutual is a story of sacrifice, unselfish toil, honest administration and cautious but steady advance. The fire of 1914 destroyed many of the early records which would show in detail the steps of progress. However, certain facts are perfectly clear which entirely outweigh the evi-

dence which was lost and these facts are vastly more essential to our understanding of how the Association was promoted.

The first big fact, contrary to the avowed notion, is that for the first six years of its existence, the Association did not earn any money and did not pay any regular salaries. It usually was self-supporting during this period but every once in a while the officers would have to go into their pockets or negotiate a loan to carry it thru a difficult place. One year the officers got fifty dollars, at Christmas time. Another year they got two hundred dollars for the year's work. It was not until 1905 that the business was remunerative enough to pay the president a salary of one hundred dollars per month and enable him to give up his trade. At this time the medical director was giving a part of his time and received a monthly stipend of twenty-five dollars. The manager was on commission from the outset.

It is perfectly clear on the strength of these facts that the Association could never have grown had not the officers been already well establisht and in position to nurse it along and wait for it to become a paying concern. They succeeded because they were unselfish and were already good

business men and because they followed the same policies which made them personally successful.

The most striking thing of course is the fact that not one of the officers of the Association had had any previous experience in the insurance field. They had to learn the insurance business and they had to carry the new Company while they did it. Only honest guidance and safe policies could have made this hazardous venture the great success it has been.

CHAPTER IX

SUCCESS BASED ON POLICY

THREE is no mystery about the success of the North Carolina Mutual; it is simply a story of common sense, complete unity, hard work and absolute honesty. In other words, the success of the Company has been due to the strict adherence to well-established and long-recognized principles of business.

In the first place, the officers of the Company have worked thru all the years in complete harmony and understanding. From the very beginning of the business the officers have met at noon each day for the consideration of plans and for their mutual profit; and this custom is in existence to this very day. The practice has made all the officers thoroughly familiar with every feature of the business and has kept them all posted on what was going on. There have been no hidden secrets, no secret ambitions, nothing unrevealed. When error was found it was corrected; but it was the error of all, because it had been the result of mutual mistake. It is to be

NORTH CAROLINA MUTUAL
AND PROVIDENT ASSOCIATION.

Our Motto:
"Merciful to All."

Get
**Immediate
Benefits**

In the
North Carolina Mutual
and Provident
Association

How to Get
Burham, N. C.

**THE PLANS
OF THIS
ASSOCIATION**

Are the best in operation for the protection of its members. The rates are the cheapest. The benefits are the greatest. Any healthy man, woman or child can, by paying a small amount weekly, provide against sickness, accident or death.



**PROMPT PAYMENT OF ALL BENEFITS
STRICTLY GUARANTEED.**

JOHN MEKICK, President,
B. T. WATSON, Secretary and Gen. Mgr.,
Burham, North Carolina
HOME OFFICES: 101 Polk Street, W. C., Philadelphia,
John Mekick, A. M. Moore

RATES:

WEEKLY PAYMENT	WEEKLY PAYMENT	WEEKLY PAYMENT
5 cents	\$1.00	\$2.00
10 " "	3.25	4.50
15 " "	3.75	5.00
20 " "	4.50	6.00
25 " "	5.50	7.00
30 " "	6.50	8.00
35 " "	7.50	9.00
40 " "	8.50	10.00
45 " "	9.50	11.50
50 " "	10.50	12.00

expected that the families of these men have stood very close together. Not only have they been business associates but they have been brothers and friends in every sense of the word.

Some years ago, in a publication of the Company, there was this comment on the custom of daily meetings:

“During the past 18 years of the Company’s existence, the officers have met daily in conference, ‘touching and agreeing’ on the same point, because they have absolute confidence one in the other; and by confiding in each other, they have learned to confide in the public. Therefore, if there is any secret to the success of the North Carolina Mutual it is the fact that its officers have implicit confidence in each other and have allowed themselves to be swallowed up by the Company. They realize that in order for a grain of corn to bring forth fruit in abundance it must die. This they have been willing to do.”

Whenever it has been necessary for some one of the officers to take the road for the inspection of business or for any interest of the Company, they have taken turns as traveling men and gone where the business needed their attention. Now, of course, there are traveling agents and inspec-

tors; but no officer hesitates to go to any part of the field whenever it is necessary.

Secondly, the officers of the North Carolina Mutual have been absolutely honest. They have been honest not only in the sense of not appropriating what did not rightfully belong to them but also in the sense of refusing to mishandle the people's money or of risking it in uncertain or questionable ventures. There is today no taint of misplaced funds, of padded records, of advantages taken of customers, of trusts betrayed. There have been no occasions of compromise or dishonorable adjustments, no tieing of hands or of fearing to come to the parting of the ways with those whose main interest was not the up-building of the concern.

They reflected their own honesty and honorable dealing in their attitude to their agents. The Company has had to train its agents, it goes without saying. Just as the insurance business had to be learned by the officers they in turn have had to train the field staff upon whom they depend. They always taught their agents that there are three parties involved in an insurance contract—the Company, the policy-holder and the agent—and that all must be equally protected. They

trusted the agents and thru the agents taught the people to be honest. It has been the rule of this Company to allow the agents to settle their own sick claims before reporting their weekly collections. Many companies pay all sick claims from the Home Office. It has also been the constant practice of this Company that sick claims must be paid at the end of every seven days and not allowed to go over.

If honest policy needs any vindication there is sufficient food for reflection in this fact: In the twenty-one years of the operation of the North Carolina Mutual it has prosecuted only three persons for fraud or collusion. A few years ago an agent wrote up two fraudulent five hundred dollar policies, induced the supposed holders to die, and he and the local physician collected the thousand dollars. The Company investigated the cases and entered prosecution. The doctor received two years and the agent four, for reflection. More recently an agent collected two hundred and sixty dollars and went on a tour thru the New England States. He was located within two weeks and had ample time for the next two years to write the story of his travels.

The contrast between a few dishonest per-

sons and the thousands of agents and physicians who have served the Company honestly and well is a glowing tribute to the integrity and loyalty of the Negro people. The customary public notion is against the honesty of a corporation and the temptation is to take whatever advantage of it can be had. With the North Carolina Mutual, however, the attitude has invariably been different; and it has been due as much to the open policy of the Company and the trust it has placed in the public as to anything else.

In many communities poor families have been without funds or credit when death has come to their household. The exhibition of a policy of the deceast in the North Carolina Mutual has immediately been considered as a sufficient guarantee for the payment of necessary burial or other expenses. The thirty-day limit never expires when a policy becomes payable.

The Company has never had a judgment against it and has never been in court, save in the cases mentioned above. There have been times when it could have gone into court and stood on its legal rights and it might have saved the payment of claims which it had good reason to question; but it has always given the insured the bene-

fit of the doubt. But there has never been a compromise of principle and never an unwillingness to vindicate the name or honor of the Company.

In the third place, the officers have been hard workers. They applied themselves to the business of life insurance and to its promotion. The wide-awake manager kept advertising and pushing the work into new fields and results kept coming.

Mr. Spaulding studied methods of advertising from books, newspapers and magazines and has made his Company known thruout this country. The Company distributed advertising novelties—pencils, matches, fans, thermometers, cuspidors, blotters, clothes brushes, paper weights, trays, pins and art calendars with Negro subjects and other things that were attractive.

One day the manager walked into the office of a rival company in Washington and a picture on the wall struck his attention. It was a reproduction of a famous painting. He walkt up to it, turned it over and got the address of the printer. A few weeks later he sent the president of the rival concern a North Carolina Mutual calendar with the picture referred to as its subject. This picture was entitled “A Penny Short” and repre-

sented an old Negro cabin with a candle stuck in the neck of a quart bottle for a light and a typical old Negro couple seated at a table counting the little money they had saved. Their faces are puzzled as the old man counts on his fingers and tries to discover the missing penny. This picture will be remembered by thousands of people as perhaps the first, and as one of the finest, of Negro art subjects ever used by an American concern for advertising.

The manager sent one of the calendars to Mr. Roosevelt, who was then President. To his surprise he got a characteristic Rooseveltian letter and a request for a few more calendars. In 1909 the manager was in Cuba on a visit and went to the editorial rooms of a newspaper, the *La Lucia*. On the wall hung one of these North Carolina Mutual calendars with the famous picture, which had been sent to the editor of the paper by an American friend. It served as an interesting means of introduction for the editor and Mr. Spaulding and they have remained warm friends ever since.

The medical director was ever on the alert for the protection of the Association, seeing that only proper risks were insured and that agents and

physicians gave proper and thoro examinations for their admission. Attention had also to be directed to sick claims and the general health of the policy-holders. All this required vigilance and activity. Besides, Dr. Moore was in private practice and as the oldest physician in Durham had a very large body of patients. The hospital brot new duties as well as the many other things to which this big-hearted man gave his attention. The Association never suffered, however, and he never failed to look after its interests with an unselfish and untiring energy.

It is not empty words but a confession of faith that is uttered in one of the Company's advertisements in 1913 which gives "A few reasons why the North Carolina Mutual and Provident Association is the best and safest company for Negro people."

"It is the largest and best managed Industrial Insurance Company in the States where it operates. .

"It has more State bonds and mortgage securities deposited with the Insurance Commissioner than any other company of its kind.

"It has an enviable record of fifteen years for

paying claims and looking after its policy-holders' interests.

"Its policies are in reach of every person who can pay a weekly premium from five cents per week to an annual premium on a five hundred dollar contract.

"All policy-holders are treated alike and treated right.

"It makes no extra assessments on its policy-holders.

"It gives employment to colored men and women.

"It doesn't employ agents from competitive companies unless they give said companies the required notice and furnish recommendations as to their ability and honesty."

Growth and Expansion

It has been noted that the Association was giving accident and health insurance on the assessment plan during its early years. In 1904 it began to write industrial straight life; and in 1905 it began writing "ordinary" policies as "straight life," "twenty-pay" and the "twenty-year endowment" plan. The individual risk was limited to five hundred dollars.

In 1904 the officers decided to buy some property and build a home of their own. This was indeed a happy conclusion for it meant permanency and greater facilities. A lot was purchased on Parrish Street in the heart of the business section and a beautiful office building was erected at a cost of \$8,000.00. The moving of the Company offices, as well as other interesting developments, made the year 1905 an epoch in the history of the Company's growth.

The year 1905 marks the beginning of the period of expansion for the Association which still continues and will probably continue for several years to come.

From a local concern confined to Durham and Wake counties in North Carolina with an income of nine hundred dollars in 1899 it grew to a big institution operating in two states with a business of \$70,912 in 1905.

South Carolina was the first foreign State in which the Company did business. When the Association entered that State there were thirty Negro companies doing insurance business there,—some of which were very prosperous. The Southern States were beginning to regulate the operation of insurance companies and to require greater

protection for the policy-holders because of mushroom concerns which previously had fleeced the public and gone out of existence. One year after the Association had entered South Carolina the Legislature passed a law requiring all foreign insurance companies to deposit ten thousand dollars with the Insurance Commissioner of the State to guarantee their stability.

The Association welcomed the test of its strength but it had not anticipated that this legislation would be passed so soon. It had five thousand dollars worth of real estate at that time but did not have ten thousand dollars in cash to put up. Once more Mr. Merrick and Dr. Moore came to the rescue and mortgaged some of their personal property, along with some of the Association's, and ten days after the Insurance Commissioner had given notice to the Company, the manager went to Columbia and gave a New York draft on the Fidelity Bank of Durham for the needed amount. When the newspapers came out the next day stating that the colored insurance company of North Carolina had made its deposit with the Insurance Commissioner, every black heart in South Carolina was inspired and every black face wore a smile. This was lookt upon

as a great achievement and it immediately won the confidence of the people and added a great volume of business to the new Company.

The domestic companies were required to make a deposit of only five thousand dollars with the State Insurance Commissioner; but despite this fact the Association had only one competitor left in the field out of the thirty or more that existed before its coming.

The work in South Carolina was headed by the late Joseph Garner, a sterling young man with the finest qualities. His brilliant work was cut short by the failure of his health but he had firmly established the work of the Company before his health began to fail. When he took up the work the debit or weekly collection was only thirty dollars per week for the entire State. He formed classes and taught agents and later became the State Agent. The Association erected a ten thousand dollar office building in Columbia, the capital, and its business grew rapidly.

When Mr. Garner seemed at one time to be improving the Association gave out this release, in tribute to his services: "Mr. J. H. Garner is State Agent for South Carolina and deserves great credit for his untiring efforts in placing the

North Carolina Mutual and Provident Association in the front ranks. No sacrifice has been too great for him in furthering the cause of the Company, in both its ordinary and industrial features. Even thru his illness, which has been continuous for nearly a year, his zeal has not flagged nor his energy abated in the accomplishment of his tasks. It will be good news to tell all our agents that he will soon be able to be at his post of duty again. His forehot and resourcefulness have been qualities upon which the Company has relied thruout his connection therewith; and it is reassuring to know that he is again able to bear the 'wear and tear' of his ordinary routine."

Mr. Garner was made a director of the Association in 1911 which position he held until death. His fight for a restoration of health was a brave one indeed; he went to sanitariums and resorts and never gave up hope. But suddenly, and almost without warning, the end came while he was at Saranac Lake, New York, in April, 1915.

Altho the work of the Association in the Carolinas had grown splendidly, the officers did not push its expansion beyond these two states. They proceeded with their customary caution and foresight and it was six years before they

entered new territory. Meanwhile, they centered their attention on the development of the field already entered and in making the Association internally strong.

The forms of insurance were changed and an increase was made in the risks. Previously the Association had been operated on the assessment plan. It was now changed to an old line, "ordinary" life company and put on the legal reserve basis in 1909. Those who are not very familiar with the principles of life insurance may not appreciate what a big step this was in building up a stable and substantial concern.

The assessment plan is one which aims to furnish insurance at cost, collecting the money for losses mainly as it is needed, and not providing an adequate reserve to take care of growing liabilities. This system has been found to be weaker than the legal reserve system for several reasons. The latter system requires that a portion of each premium paid by the policy-holder be set aside, to become a guarantee for the payment of the policy when the insured dies or when the payment becomes due. This reserve is a liability and cannot properly be used for any purpose except the payment of policy claims.

It is readily seen, therefore, that the transfer of the Association to a legal reserve basis put it upon the high ground of security.

This intensity on the work in the Carolinas and the strengthening of the forms of business had excellent results. Two years after the company had moved into its new quarters, it began to be overcrowded and to need more office space. It bought adjoining lots on Parrish Street and erected other buildings totalling almost twice the size of the first, at a cost of \$27,500.00. The first one of the new buildings was occupied in 1908, and in the same year the Association erected a ten thousand dollar brick building in Columbia, South Carolina, for state headquarters.

The Mutual Album

Soon after the Association had settled in its new offices, 1908, it compiled and published its first and only pictorial album. The introduction, signed by Mr. J. M. Avery, speaks very modestly of its make-up: "That our agents, members and friends may be able to view with just as much reality as possible the Home Office, the clerical force and all the other various phases of life and work in the Home Office; that they may also have

a glimpse at other lines of business that are being conducted by our people in the North Carolina Mutual Building; that the agents may come to know each other better—this little album has been arranged and published. . . .

“This album goes to the public with the wish that it may win admiration and remembrance for the earnest and faithful men and women who grace its pages.”

A full page cut of the North Carolina Mutual Block has under it this inscription: “Lower floors occupied by the following lines: Shoe and Hat Store, Gent’s Furnishing, Bank, Drug Store, Barber Shop, all of which are owned and operated by colored people of Durham. The entire upper floors consist of the Home Offices of the North Carolina Mutual and Provident Association, together with the administrative offices of the Royal Knights of King David, Grand United Order of Odd-Fellows, Lawyers and Doctors.”

The next double page gives a brief outline of the history of the Company and an abstract from the Tenth Annual Statement. Then follows one-page sketches of the President, Secretary-Treasurer and Manager. Half-page cuts came in the following order: Four Interior Views of the

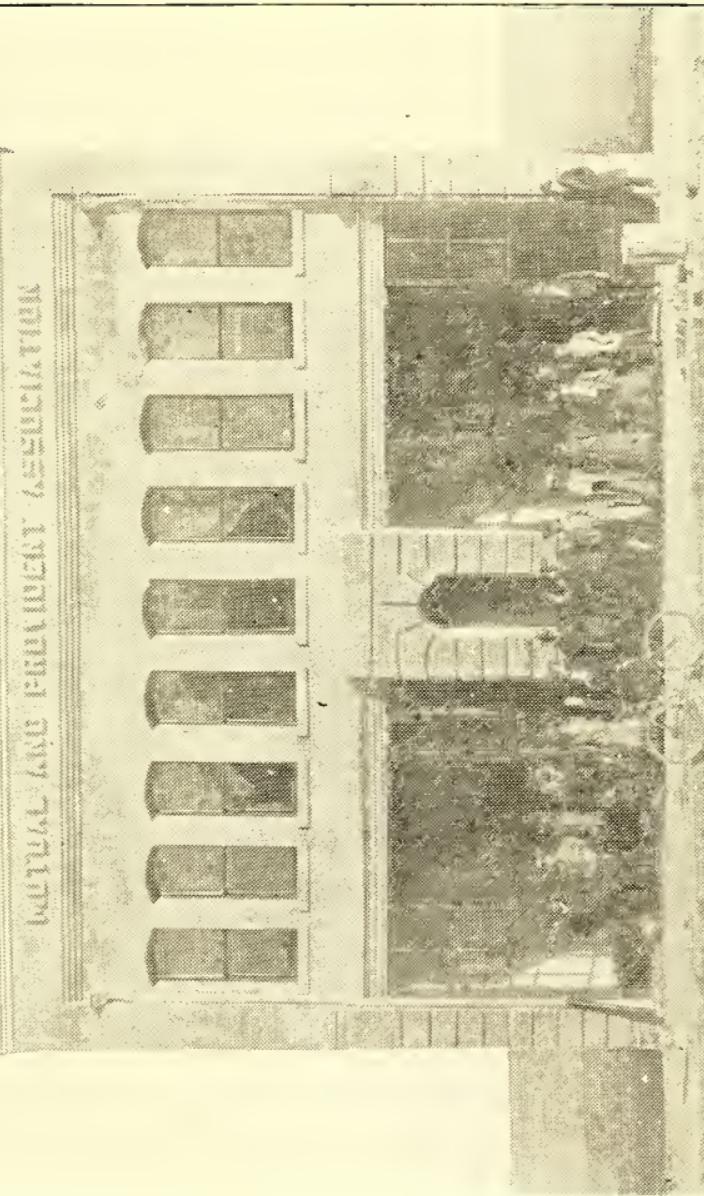
Home Office, Durham's Colored Physicians and Pharmacists, Home Office Lady Clerks, J. H. Allen, Tailoring and Gents' Furnishings, William Allen's Barber Shop, Mechanics and Farmers Bank (Interior), W. S. Ingraham's Office, Secretary G. U. O. O. F. and Southern Regalia Co. One page carried three cuts of the Royal Knights of King David offices; and a double page showed the offices in South Carolina and the State Agent, Mr. J. H. Garner. The rest of the booklet was given to pictures of sixty agents and superintendents at work in the Carolinas.

New Directors

The growth of business also necessitated the increase of the official family. Mr. J. M. Avery, of Morganton, became traveling agent in 1907. He was made a director of the Association in 1910. Mr. E. R. Merrick had become traveling agent in 1909. He was made a director in 1912.

Up to this year the limit of individual risk, or the amount of money due at the maturity of a policy, had been five hundred dollars. It was extended now to one thousand dollars. The premium income had grown from \$70,912 in 1905, to \$245,238 in 1910. The Association was now prepared to invade new territory.

THE HOME OFFICE BUILDING, DURHAM, N. C.
UNIVERSITY OF DURHAM, N. C.



FIRST HOME OFFICE BUILDING, DURHAM, N. C.

CHAPTER X

FACTS AND FIGURES

WHEN a man has learned to throw a lariat, it is simply a question of *what* he will lasso next. So with the North Carolina Mutual after 1910, it was simply a question of, "Which is the most convenient state to capture next?" From an old bit of advertising published by the Association the following paragraph represents the new confidence and assurance that the Company felt in itself at that time: "The North Carolina Mutual and Provident Association did not begin to write ordinary insurance until its strength was tested for several years with the industrial business but now the Association knows from actual experience just what it can and cannot afford to do."

For proximity to South Carolina, as well as for prosperous and enterprising Negroes, Georgia was the next state selected in 1911. The work was under the direction of Mr. E. R. Merrick and the field was left in charge of Mr. W. B. Mathews.

An advertising card printed in 1913 recites the following facts:

Applications Written 261,000
Assets Over \$125,000

WE HAVE—

A clear record
A bright future
No unpaid claims
A satisfied constituency
A reputation to maintain
Fourteen years' experience
A high regard for obligations

A Key To The Solution Of The Negro Problem.

The fourteenth Annual Report printed in 1913 contains the following statements: "At the close of business for 1912 the entire business was valued and as a result it was found that the reserve required by law amounted to \$79,132.60. The actual assets of the Company in cash, bonds and real estate nearly double this amount. . . .

"Such statements cannot be made with truth about any other Negro company. This fact becomes more sharply defined when it is remembered that many of these companies began business before the North Carolina Mutual but still

have but little, if any, tangible assets. . . . The Company is in a class by itself among Negro concerns and is competing with the strongest and best in the Nation in so far as stability and legal reserve enter into its present status or future prospects.

"This is no idle boast. It is a veritable fact which the North Carolina Mutual has demonstrated by the purchase of sixteen thousand dollars worth of South Carolina State Bonds since January 1, 1913. It owns forty-one thousand dollars worth of State Bonds alone and has an untarnished record of nearly fifteen years."

Mr. J. A. Robinson, a former editor of the Durham *Daily Sun* (white), wrote of the Company in this same year: "There is no gainsaying the fact that it is to solid enterprises like the North Carolina Mutual and Provident Association, and the type of men behind it, that the Negro race must look for the permanent solution of the vexatious problems of life and living that confront us day by day."

In March of 1913 the building caught on fire during a conflagration which swept an adjacent business block and a property loss occurred amounting to nine thousand dollars, all of which

was covered by insurance. The great and unredeemable loss, however, was the destruction of early records of the Association, a loss which can never be replaced.

The five years between 1910 and 1915 almost doubled the premium income, from \$245,238 to \$416,641. The direction of the progress was shifted in 1915 from south to north. The Association stepped across its northern border and went into Virginia and changed its course for the four years following.

A glance at the "Black Belt," as outlined from the Census of 1910, shows the main field of operation for the Association as the southern section of the United States, beginning at Maryland. Tennessee and Texas showed a Negro population of approximately twenty-five per cent. Virginia, North Carolina and Arkansas had approximately thirty-seven per cent. Georgia, Florida, Alabama and Louisiana had approximately fifty per cent and South Carolina and Mississippi had Negro majorities. The Association had begun at home and gone thru South Carolina into Georgia. It now retraced its steps and arrived in Virginia.

In Volume 16, No. 7, dated September, 1916, a four-page periodical (now suspended), which was called *The North Carolina Mutual*, says:

“From a collection of \$840 during the first year, the Company has grown to an annual collection of over half a million dollars, having convertible assets of nearly \$200,000 with no stock liabilities, giving employment to about 700 men and women of our own race and paying out over twenty thousand dollars per month in sick and death claims alone. . . .

“We have the experience, the financial backing and a clean reputation that is open for your investigation. We issue the most convenient and reasonable policies to be had, including Straight Life, 20-Payment Life, Endowment, Weekly Premium Life, Infantile, Sick and Accident forms, with all modern provisions and benefits, any of which will be gladly and thoroly explained to you on application to our nearest agent, or to the Home Office of the Association, in Durham, N. C.”

The same issue gives a summary of “Ten Reasons Why” the Association is the “Largest and Strongest Negro Insurance Company in the World.”

1. It has more policy-holders.
2. It has more net ledger assets.
3. It has no stock liabilities.
4. It has the largest agency force.
5. It has the largest annual premium income.
6. It has the largest Home Office Building.
7. It issues more kinds of policies.
8. It has five and a half million dollars worth of insurance in force.
9. It has \$120,000 in the hands of the Insurance Departments for the protection of its policy-holders.
10. It has eighteen years of successful experience; seven years operating on the Old Line Legal Reserve Basis.

New States and Interesting Facts

In the year 1916 the push northward was continued to the District of Columbia and Mr. Zeph P. Moore took charge of the work. Dr. Clyde Donnell was added to the Company as Assistant Medical Director about the same time.

In Maryland a colored organization, the Family Relief Association, was battling for existence amid precarious and unpromising circumstances and the manager of the concern appealed to the North Carolina Mutual and express a desire to be merged with it. This gave an opportunity to enter Maryland in 1918 and to abandon the

march northward. Mr. C. M. H. Johnson was State Agent. From Maryland the slant was to the South again and Tennessee was added in the same year, making the seventh state in which the Company was operating. Mr. Ira T. Bryant was in charge of the field in Tennessee.

Besides the additions of two more states, the year 1918 will be remembered in connection with the history of the Association for at least four significant happenings. Just preceding our participation in the World War, the Durham *Morning Herald* (white) spoke as follows, on January 2, 1918: "The nineteenth Annual Report of the financial condition of the North Carolina Mutual and Provident Association shows that this, the largest colored insurance company in the world, has continued to make fine progress during 1917. The report shows that there is over twelve million dollars of insurance in force in four states of the Union and the District of Columbia. In addition to North Carolina, South Carolina, Georgia, Virginia and the District of Columbia, in all of which the Durham Company already has good business, application has been made for admission to Maryland and other states. These are included in the plans of 1918.

"The North Carolina Mutual, which was founded by colored men of Durham, is officered by Durham men and under these has attained its position of leadership that is unique in the business world, has assets of \$350,000. The Annual Report shows that these assets are divided into the following classes:

"State Bonds, \$100,000; Government Liberty Bonds, \$35,000, and the remainder in municipal bonds, first mortgage bonds, real estate, policy loans and cash. The annual rental income of the Company amounts to \$16,000.

"The income for 1917 was, in round numbers, \$625,000. This was an increase of \$124,000 over the previous year. During the past year the Company has paid in claims about \$240,000. The gross assets have doubled during the past three years.

"The North Carolina Mutual and Provident Association has developt into an important asset of the City during its nineteen years of existence. It is no idle boast nor advertising motto that this Company is the 'largest and strongest Negro insurance company in the world.' It is just that and more. It is managed along the most modern lines and is a business which not only the colored

people may be proud of but one which also deserves a high place among the new insurance companies of the Southern States."

Shortly after we had entered the war, the *State Journal* (white), of Raleigh, on May 10, 1918, published the following editorial, entitled "Colored People With Heads Up": "Secretary McAdoo has acknowledged the \$100,000 subscription to Liberty Loan Bonds by the North Carolina Mutual and Provident Association of Durham by declaring that, 'The Treasury Department has never received a more substantial expression of the patriotism of the Negro race in the South than evidenced in this subscription. It is probably the largest subscription in Government securities ever taken by a company comprised of members of the Negro race. This insurance company reflects somewhat the sentiment of the leaders of the Negro race in the South as it operates in most of the Southern States.'

"Secretary McAdoo is a southern man and his tribute to the colored people may be taken as a model for any timid white man who would deny to them any of the credit for the large things they so often do. A 'substantial expression of patriotism,' Mr. McAdoo calls it; more substance to it

than any ever made by the race, perhaps, but it is as spiritual a contribution as any race or individual has made."

The Financial Statement of December 31, 1918, shows that the North Carolina Mutual and Provident Association invested in Liberty Bonds, beside its full allowance of Thrift Stamps, *one hundred and sixty thousand dollars*. This was later increased to THREE HUNDRED THOUSAND DOLLARS! This was the answer of black men to the hysteria which was charging them with a hyphenated Americanism!

The second significant fact that is worthy of pause in connection with the growth of the Association in 1918 is the payment of nearly one hundred thousand dollars as "flu" claims, besides all other payments for sickness and death. The ravages of this dread disease made the heaviest single toll upon the Association that it had ever experienced; but it created no hardship in its operation. The Association was now safely past the period when such a liability could threaten its continuation or imperil its existence. No more concrete evidence of its stability exists.

The other two matters of compelling interest in connection with 1918 are: first, the limit of the

individual risk, or the amount due at the maturity of the policy, which previously had been one thousand dollars was raised to five thousand dollars; and, secondly, the annual premium income for the year 1918—\$819,771—indicated that the *million dollar mark* would be reached in 1919.

CHAPTER XI

NINETEEN NINETEEN

THE span of three hundred and sixty-five days, the pinch of time which we call a year, is but an imperceptible dot in the line of human progress and the onrush of unending time. Yet, within so short a span there may be recorded events and happenings which tinge the ages.

On May 12, 1919, the officers of the Association met as usual at noon. They were in session for only about twenty minutes. As they left the manager's office, where it is their custom to meet, one of them announced, "We have just changed the name of the Association." There was in this simple announcement the foreshadowing of an event, the forewarning of a grievous misfortune which befell the human race just eighty-six days thereafter.

* * * * *

The little assessment association of Durham and Wake counties, in 1899, had developt into a

gigantic concern with a field of seven great commonwealths. Its tread had been measured but continuous. For the first six years it confined itself to the home state; then it extended to the sister state and continued the intensive development of the two for the next six years. At the end of this time the third southern state was added and there was a pause for four years with the three.

The work then headed north. In one year after Virginia had been entered, the National Capital was annexed and the Association was at the border of the sections. In two years time it "broke out" in two places and then retired for the biggest single *coup de main* it had ever executed. With one big sweep it bolted into Mississippi, Florida and Arkansas simultaneously. Mr. George W. Cox was manager of Mississippi and Arkansas and Mr. Max F. Fraxier, of Florida.

Nineteen nineteen had witness the extension of the Company into ten great commonwealths, making it a national concern and the greatest single index to the administrative capacity of the Negro in the world of finance.

In another respect the year Nineteen nineteen marked for the Company a period of transition.

This relates to the growth of its premium income. Stated by years, from 1899 to 1919, this was as follows:

1899	\$	840.00
1900		1,265.00
1901		2,640.00
1902		3,228.00
1903		10,330.00
1904		26,912.00
1905		70,912.00
1906		104,997.00
1907		139,818.00
1908		187,136.00
1909		220,100.00
1910		245,238.00
1911		260,000.00
1912		313,516.00
1913		358,311.00
1914		404,766.00
1915		416,641.00
1916		501,198.00
1917		624,794.00
1918		819,771.00
1919		1,224,541.00

The twenty-first Annual Report of the Company shows that the total amount of insurance in force, the amount of insurance which has been written with the Company, is *twenty-six and a*

half millions! The insurance in force had reaht the million dollar mark in 1904, the million and a half mark in 1909. In 1914 the jump was to four millions. From 1914 to 1919 there was an unprecedeted increase of twenty-two millions!

The entire income for the year 1919 was *one million, seven hundred thousand dollars*, of which forty-two thousand dollars represented rents and interest. These amounts are so staggering for the ordinary mind that they cannot be fully graspt. Reduced to simpler terms, the rate of income for the Company in the year 1919 had grown to over **FOUR THOUSAND DOLLARS PER DAY!**

The assets of the Company had climbed up near the million dollar mark, nearly a half million being invested in stocks and bonds, including three hundred thousand dollars worth of Liberty Bonds.

In the disbursements of the Company in 1919, it paid sick and death claims and other payments to policy-holders amounting to over four hundred thousand dollars. The commission to agents was nearly a half million dollars; salaries, postage, printing and other expenses were nearly one hun-

dred thousand dollars. Medical examination fees were nearly seventy thousand dollars.

* * * * *

No one can tell the emotion that swept the heart of John Merrick as he saw the full fruition of his idea, in Nineteen nineteen, and realized that his life's work was complete. He had been dreadfully ill and had suffered the loss of a foot in the endeavor to keep his body alive; but his work was done and his sun was about to set. He alone knew it.

June came and with it the annual conference of agents, an institution started by the officers in 1917. Many of these faithful men and women had attended each year, coming from the several states they represented. They had come and gotten inspiration from John Merrick; they had received his "well done" and they had gone home to do better work. This time he was not there to meet them but sent a personal word that he was imploring his physician and was hoping to see them before they left the meeting. They inquired eagerly after him and awaited his coming anxiously.

The following account of the meeting appeared in the Durham *Morning Herald* (white) on June 20:

“The doctrine of self-help has been preach to the Negroes for the past twenty years by the North Carolina Mutual Life Insurance Company which was started by John Merrick, who left his barber chair and built up the strongest and wealthiest insurance company in America operated by Negroes. The twentieth anniversary of the insurance Company is now being celebrated at White Rock Baptist Church.

“At the opening yesterday morning there were 250 agents and representatives present and other noted colored men from various parts of the country. . . . Men and women are here from ten states and the District of Columbia and they came not on a frolic or a good time but on business and for the discussion of the fundamental problems which would mean advancement to their people.

“Vice-president and general manager, C. C. Spaulding, called the meeting to order and presented Dr. A. M. Moore, secretary-treasurer, who presided. ‘It is no more a question in the minds of the American people as to whether or not the

Negroes can unite and carry on large business enterprises, involving the handling of dollars up into the millions,' said Dr. Moore, 'for the North Carolina Mutual has answered the question, and I am proud to see that you have come up here nearly 300 strong to see for yourselves and to go back and better tell your people what we are doing. I need not tell you that you are welcome for you know that. We are just proud to have you here. This is the greatest city in the country. The white people and colored people are too busy to have racial differences; each is attending to his own business and has no time to look after that of the other fellow. We believe in thrift and in building up.'

"Each agent was introduced by announcing his name, telling his locality and stating the volume of business being carried on by him. Following this, C. C. Spaulding was presented and delivered a practical business address, pleading with his people to make friends of the races in their communities, that all might live together in peace. He declared that he was not in a speaking condition, because of the illness of his wife and mother, but wanted to take advantage of the opportunity to say a few words. He paid a high

tribute to John Merrick, the president, whose life had been spared, altho he had lost a foot.

“Among other things vice-president Spaulding said, ‘The Negro’s future in America depends more on what he does for himself than on what others may do for him. I am proud that the Negro is no longer regarded as a baby but as a full grown man and must therefore take the place of a man. He must do things and not sit down and complain. . . .

“Twenty years ago we began business in a rented room, paying two dollars a month for it, and we had one clerk. Now we have our own building, paid for, and with forty clerks. Then we were operating in one county; now we are operating in ten states. Then we were issuing one grade of policy; now we are issuing seven. We have insured over 500,000 people and have invested over a half million dollars in stable securities, including \$200,000 which is invested in United States Liberty Loan Bonds. When the Government needed money, we were in a position to respond.

“Our agency force is represented by nearly one thousand of the leading men and women of the race in their several communities. Last year

we paid out \$100,000 for influenza claims alone, we paid over \$35,000 for medical examinations, and have paid over \$4,000 for medical examinations in the past month. This looks as if the Negro is helping himself.

“The Negro is proud of his race and is not trying to get away from it. He wants to get closer to himself and to improve himself and make fuller use of his opportunities for development. We are waking up and are learning to do big business and to become a bigger people.”

“During the delivery of the address, Merrick entered the house, accompanied by his daughter, and five hundred people stood and sang, ‘Praise God from Whom All Blessings Flow.’ Following the address president Merrick was presented. He broke down in tears. He said, ‘I am glad to meet you. Yes, I came here anyway. I could not help from shedding a few tears when I came in. I am not going to talk loud nor long because I am not a loud speaker and my nerves will not allow me to talk long; but I have come in here to look on some of the friends that I haven’t seen in two or three years, and some that I have never seen.

“I don’t want anybody in the house to think that I am shedding a tear because of this figure

(pointing to leg). I am not shedding tears for that but I am thanking God that there is this much of me left and that I can come in here and see you. I have more to thank God for than everybody put together in this house.

"I do want to say a great many things to you, friends, and to speak about the things you have done and the things you are doing and the things you have got to do. That is the chief thing that I have thot of and I have thot of that so often. (Breaks down and cries.) As long as it is God's will, I want this institution to move, for men to support their families; and God will let it live. That is what I am interested about and God knows it. I want this institution to live and she will! God bless you all.'"

The North Carolina Mutual and Provident Association had been John Merrick's dream, his ideal, his offspring. For years he had labored for it, nourisht it and watcht it grow. From feebleness it rose to strength; from infancy to maturity. As a young, growing thing, it had been his; for it he lived, sacrificed and toiled and was its chief dependence. But now it was no longer his; it belonged to twelve million. It did not even bear the appellation with which he had

christened it when he called it into being. It had been given another, a more suitable name. It was a new and strange thing, no longer the clinging ascription of personality; it had grown a huge and impersonal thing with a separate identity. With the passing of the creation but one experience remained for its creator.

Nineteen nineteen brot the North Carolina Mutual Life Insurance Company to the full-bloom of its strength and sent the name of John Merrick thundering down the ages!

CHAPTER XII

THE LARGER SIGNIFICANCE OF THE NORTH CAROLINA MUTUAL

THE tremendous contribution that the North Carolina Mutual has made to the advancement of the Negro group in America and to the life of the Twentieth Century of the world's progress cannot be measured in terms of money value. That contribution is social as well as economic. And therein lies the quintessence of the merit which must be the basis for whatever of value the future historian shall place upon its work.

The Negro people in the United States are in a peculiar situation. They are surrounded by the imperfect civilization of the great Anglo-Saxon race which, altho it is now but a promise of the final justification of the creation of man, is the highest social order yet attained in the development of the human race. Despite its imperfections, it embodies the choicest elements and represents the consummate outline of human progress toward the approximation of the Christian

ideals and virtues and the realization of the millennium on earth. It is the order of civilization with which the Negro in the United States must co-operate or under which he must perish. This is true in the nature of the case. A dominant race would never tolerate within its midst another race with a distinctly different social culture; to do otherwise would be to imperil its own civilization. Furthermore, the weaker race can only attain self-expression and self-development thru the medium of the dominant civilization; for that is the only norm by which it will be valued and the dominant race will be the judge.

If these observations are correct, then it naturally follows that the Negro, as a weaker but competing race, will be recognized by the dominant race only in so far as he approximates the culture of the dominant civilization. That does not mean that the Negro will ever develop into a white man; it means that he will select and absorb the constructive elements of true progress from the civilization that surrounds him and modify and improve them with his own racial characteristics.

Therefore any evaluation of the work of the North Carolina Mutual and its contribution to the life of the Negro people in the United States

must be determined by the effect it has had upon the status of the Negro race. In order to illuminate this viewpoint it might be well to trace some of the benefits that have resulted from the development of the Company.

In the establishment of an insurance company, John Merrick had in mind, above all other things, the protection of the Negro family against the poverty that usually followed the death of its bread-winner and made the family so often a charge upon the public. In his last thought about the future of the concern he said: "As long as it is God's will, I want this institution to move, for men to support their families." He had seen the Dukes building a great concern by supplying a commodity at the small price of five cents, and it is said that this led to his notion of starting a company which would give industrial policies for weekly payments from five cents up.

He was only one of a host of Negro leaders who were thinking about the financial condition of the race and giving body to their thoughts in the formation of various enterprises for its commercial upbuilding. Insurance companies were being organized in several states in the South; one had already been started in North Carolina at Charlotte.

A great, struggling people had received their physical emancipation but were poor and ill-prepared for the pursuit of life. Upon this necessity of the mass many charlatans had preyed with schemes and tricks to deceive the ignorant and to enrich themselves. The feeble confidence in themselves which black men had been nursing since they were weaned from their white masters had been much abused.

The establishment of the North Carolina Mutual meant that a new institution to promote thrift and saving had been opened to the Negroes of this section and one which was trustworthy and reliable. The race was skeptical and suspicious until the Company had proved its worthiness of public support; and when that had been done the hearty co-operation of the race was assured. The institution has stimulated deeper and wider faith in the honesty of Negro leaders on the part of the members of their race.

As a competing concern in the insurance world, the Company has followed the well-established principles of the business and is one of the most efficient companies in the field today. It has undergone the rigid examinations of the Insurance Commissioner of the State, the actuaries and

auditors whose duty it is to supervise its operation and regularly attest its security in behalf of the public. Its offices are modernly equipt with vaults, steel cabinets, electric adding and calculating machines, electric multigraph, addressograph and photostat machines.

The Home Office comprises nine departments which do the work of the Company: executive, auditing, industrial life, ordinary life, listing, printing, medical, statistical and actuarial. Each department is headed by a competent manager who is required to make a weekly report to the Board of Directors, so that they are kept in touch with every detail of the work. The "gain and loss exhibits" serve as a compass by which the officers can tell at a glance which way they are traveling. These are tables computed on each item of operation—running expenses, mortality, interest, annuities, surrenders, lapses and changes, real estate and miscellanies, and show the losses and gains in each item.

A business concern must have honest men at its head to be ultimately successful; but in addition to that these men must have ability. Experience in business methods is essential in the direction of large-scale business but capacity for

adaptation and enlargement counts more than mere knowledge of routine. So many Negro concerns have failed because they were conducted like Abraham Lincoln's postoffice—in the promoter's hat. The management of the North Carolina Mutual and its unusual success have done much to command respect for the administrative talent, capacity and efficiency of the Negro business man.

One of the lessons which the Negro has been slow to learn is that the man who controls the business of the community is the man who will control the jobs created by that business. The only way for the Negro to open new avenues of service for the young men and women of the race is for Negroes to build commercial enterprises and control the positions which such enterprises will create. This is such common sense philosophy and is now so well recognized that it hardly needs restatement. Before the Negro race can arrive to its full measure of strength it must multiply the sources of its internal development.

The "door of hope" which will *never* be closed to young Negro men and women of aspiration and which will swing wider and wider on its hinges as the surging stream of young humanity sweeps

across its threshold will be that portal which the race thrusts open by its own initiative and enterprise.

The North Carolina Mutual Life Insurance Company has held this door ajar for twenty years and thru it thousands have past. The Company is today employing more than twelve hundred souls! The list of employees in the service of the company in January, 1920, was as follows:

Agents	725
Medical Examiners	251
District Office Employes	79
Superintendents	54
Home Office Employes	43
General Agents	46
District Managers	16
State Agents	7
Executive Officers	6
Traveling Agents	3
<hr/>	
Total.....	1,230

No greater service has been performed by this Company—and no more important service could be performed—than that which it is rendering in the promotion of the health of the race. In the beginning the Company had to depend upon white

physicians almost entirely for the examination of its applicants. When the number of Negro physicians began to increase they were not often prepared to make proper examinations. They did not have instruments for the taking of blood pressure and urinalysis and the getting of other detailed information needed for full examinations. The medical director has had to educate the examiners in these matters; and they have been discust in the agents' meetings and in the medical conventions of the various states.

As the number of doctors has multiplied and the profession developt and kept pace with the progress of science these deficiencies have been remedied. When a physician became an examiner for the Company and made his office a modern laboratory he became better equipt for his general practice and the health of the community was correspondingly bettered. The office of the medical director has a special bulletin service which it sends regularly to all its examiners and which it extends to the general profession.

Not only has the Company attempted to safeguard the health of its policy-holders—as a matter of self-defense—but it has scattered information far and wide in thousands of communities on

public health matters thru leaflets of its own and matter furnisht by the State Board of Health and the U. S. Public Health Service. The Company gave full co-operation in the national campaign against the menace of venereal disease and enclosed in its letters thousands of posters which were furnisht by the United States Government.

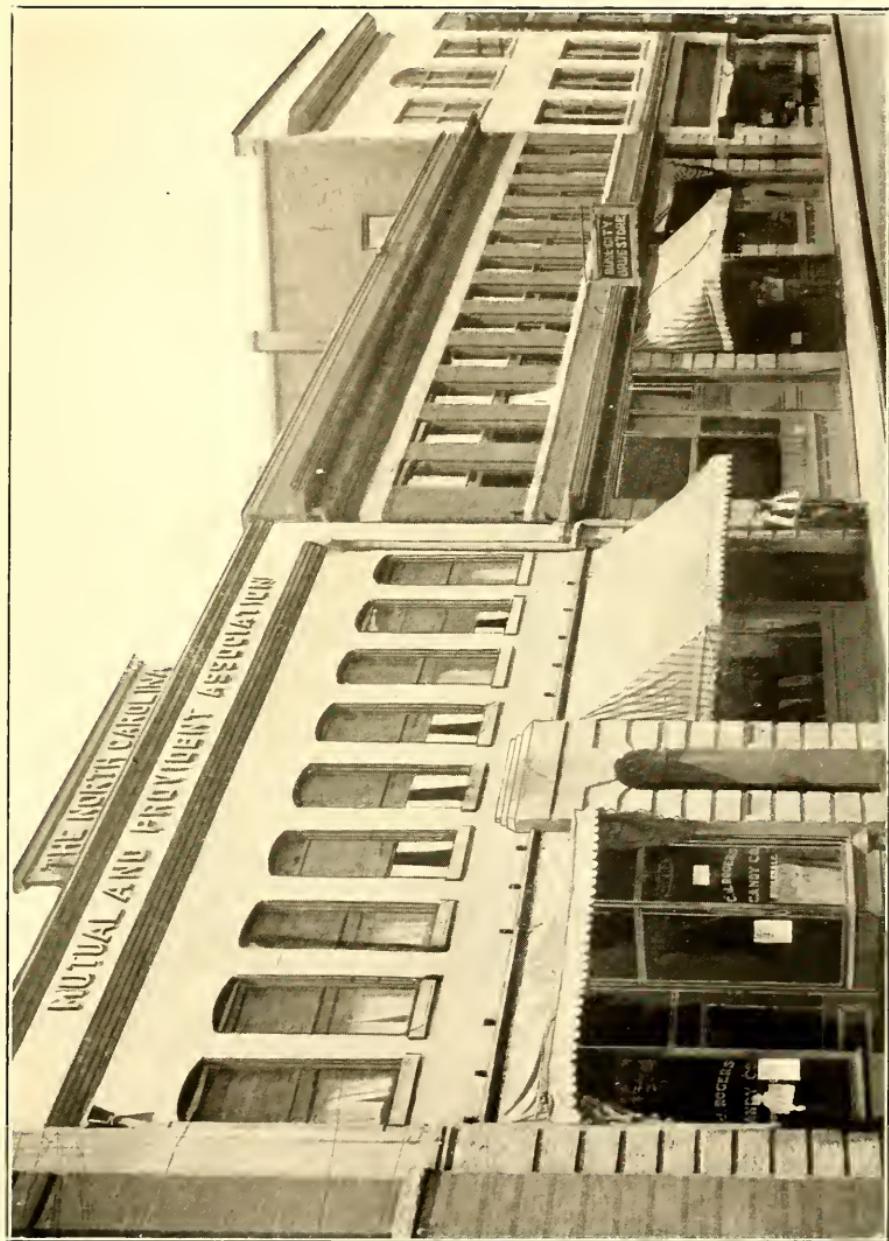
The Negro physician is keeping pace with his profession and is rendering a service to the public health which is by no means fully realized by the white public. The physicians who have examined for the North Carolina Mutual have not only been true to the ethics of their profession and honest with themselves but they have also matcht the spirit of the company in helping to promote unselfishly the general health of the race thru the medium of preventive care.

The handicap which the Negro suffers in not being able to get insurance with most white companies and in having to pay higher rates in the few that are willing to take him is freely admitted and has been much discuss in the leading insurance journals of the country. This discrimination is based upon the high mortality of the race. This high death rate is the most damning result

of the segregation of the race into inferior living quarters. The white companies claim that they cannot sell insurance to Negroes as cheaply as to whites. They are not justified however in refusing to sell insurance to Negroes at all.

In the field of insurance there are now no experience tables on purely Negro risks. The American Mortality Tables have been formulated from the experience of white companies and are now the only experience tables in use. In another year the North Carolina Mutual Life Insurance Company will be able to give true mortality rates for Negroes as a result of its twenty years of experience in insuring them as a class. This will be a definite contribution to the insurance field and will settle a vexing question that has resulted heretofore to the Negro's disadvantage.

Modern society is such a complex and interwoven mixture of cause and effect that it is impossible to trace clearly the stimuli which motivate and induce great reactions in a mass of people. Therefore, one is inevitably led into a fallacy in attempting to prove a single factor to be the greatest stimulus in overthrowing the inertia of a submerged and economically dependent class. However, the success of the North Carolina Mu-



NORTH CAROLINA MUTUAL BLOCK, PARRISH STREET, DURHAM, N. C.

tual in its unifying and inspiring effect upon the material progress of the race needs no extravagant statement to place it among the most potent and power-producing factors in the recent history of the Negro.

Could there be a scientific approximation of the real but intangible force which this great organization has generated in the encouragement of confidence and the inducement to enterprise, its net effect in promoting the present financial urge of the Negro people could be shown to be both startling and invigorating. It is only reasonable to predicate that not only have myriad commercial concerns sprung into existence thruout the South, whose promoters were inspired and encouraged by the success of this Company; but also thousands of the young men and women of the race have been uplifted because of its conspicuous achievement.

Among the many messages that came from the distrest admirers of John Merrick to his widow and family, none is more impressive than this simple story from an unknown Negro lad, out in Arkansas: "I personally feel the loss our race sustains in the death of your husband. I belong to two prominent young men's clubs out here and

whenever men of worth and business tact were up for discussion Mr. Merrick's name was more or less always mentioned. . . .

"Here in Arkansas, last month, a young man by the name of C. organized a company to make overalls. Last Saturday this State granted him the charter. Mr. C., who owns good property here and considerable money says, 'What Mr. Merrick has done in the insurance business has given me my greatest inspiration.' "

Thus far we have considered the important enrichment to the inner life of the race which came as a result of the life and work of John Merrick. It remains for us to consider its greater and broader significance as it relates to the status of the Negro race. In the eyes of the world a struggling people are regarded as either elevated or debased in proportion to the brilliance of their accomplishments or the misery of their mediocrity. The conspicuous failings of the few will inevitably be imputed to the group and regarded as a proof of inherent racial inferiority. Failure to overcome immediately the handicap of circumstances furnishes the most satisfying basis for the pre-determined theory avowed by the self-ordained judges of mankind. Like all fallacious

assumptions it is often and ever upset and the line of demarcation rendered more and more obscure by the forbidden but nevertheless accomplished eminence of members of the submerged group.

In the unclouded light of reason and fair-minded judgment, the capacity of a race for culture and advance is evidenced by the achievements of its leaders. The men and women of unselfish purpose and unsullied character who become the torch-bearers for their generation, who envisage its prospects and extend the outlines of its endeavor, add to the sum total of human hope and rekindle the divine spark in the human breast.

One of the most important and practical results that have followed the growth and development of the North Carolina Mutual has been the tempering of race relations in North Carolina and particularly in the city of Durham. Here, again, one must not indulge in extravagance and over-statement. The relations between the races in North Carolina have always been cordial and friendly; that is a part of the tradition of the Old North State.

This happy relation has been emphasized in previous chapters to show how it has actually

contributed to the advancement of the colored people and to the making of John Merrick. Not only did his white friends advise and encourage him but they were always willing to give him needed help. They were not only willing to permit the Negro's development, but they gave substantial aid whenever the opportunity was offered.

When Mr. Merrick and Dr. Moore decided to reorganize the North Carolina Mutual they consulted their white friends about the enterprise and negotiated a loan from the Fidelity Bank of Durham. They were assured of backing and given all encouragement to proceed. After the Mechanics and Farmers Bank had been organized some of the officials of white banking institutions in the City of Durham spent hours at a time in giving help to the officers of the new concern. Among the first stockholders and the earliest depositors are a few white business men who purchased shares and placed savings accounts with the institution. The story of the Lincoln Hospital has already been told, as well as that of the colored library. The library is at present mainly supported thru the gifts of the white citizens of Durham. All these are evidences of friendli-

ness and many others could be cited. Neither were Merrick and Moore the only recipients of this good will, even in Durham. The development of the North Carolina Mutual did not, therefore, *create* the good feeling between the races. It has helped to *perpetuate* that feeling in Durham, and in North Carolina, while the races have become estranged and embittered in other sections of the South.

The Company has put hundreds of thousands of dollars into circulation in the community and this has meant a great deal; but the personal contact which this has occasioned has been worth a great deal more. The leaders of the two races in this community are habitually accustomed to co-operate for the mutual welfare of their community.

But the Company has gone further than merely to attempt to keep the relations between the races friendly in North Carolina; it has always instructed its employes everywhere, as a fundamental part of its policy, that the co-operation and mutual friendliness of the races is the great hope for the development of the South. The Negro insurance man is usually an intelligent and public-spirited citizen and one of the natural leaders of

his community. This gives the Company an exceptional opportunity which it aims always to use to best advantage. While the country was in an uproar last year over the race riots and great concern was felt by patriotic citizens everywhere as to the outcome of things the general manager of the North Carolina Mutual sent this steadyng word to the agents of the Company in ten states of the South: "Your attention is called to the racial disturbances which are occurring in different parts of the country and the likelihood of their becoming more sporadic and perplexing because of the general conditions of unrest in this and all other countries as a result of the World War.

"You are in a position as an active man in your community to help to allay the nervousness on the part of our people and to invite them to counsel sanely with each other and with liberal white business men and friends of the race in order that we might pass safely thru this perplexing hour in the history of the world when events are so uncertain and disorder so prevalent.

"This is not a time when any Negro should abandon his sanity and common sense. The delicate issues of our economic and civic life, to which it is sought to apply the principles of de-

mocracy, require all the caution, steadfastness and Christian uprightness which the leaders of both races can summon for their settlement.

"This is the time for Negroes to talk *to* our white friends and not *about* them. We have talked much of co-operation; the time has come for us to put it into practice. We must make our position clear to the friends of the race and, with them, guide our country thru this perilous time."

CHAPTER XIII

JOHN MERRICK, THE MAN

THE power to interpret a soul is the power to find its touchstone. The art of revealing character is the art of finding the sources of its making. The process is one of selecting from the evidence the elements that constituted the perfect whole and of reconstructing the composite figure. To understand why John Merrick has achieved imperishable fame is to understand the virtues which humanity reveres in the personality of one who inherits immortality.

The greatest attribute which went into the making of this distinguisht personality is best exprest in the words of an aged woman who made daily inquiry as to the condition of Mr. Merrick during his last illness. She moaned and sighed with each unfavorable report and would bend her head low and say fervently: "Oh, my son, I loved you so!" Once when she was inquiring after him she was askt: "Mother Neal, why do you love Mr. Merrick so much?" Slowly she pondered and finally answered: "I dunno; I

reckin 'tis because he loves me so much." Someone has said that the only way for one to have a friend, is to *be* a friend. That was certainly the way in which John Merrick found his friends.

In his younger days his partner, John Wright, and another of Durham's foremost colored citizens, John O'Daniel, and himself were called the "Three Johns" because of their friendship and association. The "Three Johns" ran train excursions to different points in the State of North Carolina and had many a good time together.

No man was more sincerely loved by the host of people both colored and white who knew him. He was always smiling, kind and polite, willing to stop anywhere and under any circumstances to chat with the humblest creature of earth and to give him some good word or some pleasant cajolery. This is the secret of the personality which held men bound to him by hoops of steel.

This personality well befitted Mr. Merrick's general appearance. It might be expected that the man who had been the town's leading barber and had courted the patronage and friendship of the wealthiest men of the town, was a man of pleasing appearance, of culture and personal charm. In the days of yesterday the tonsorial

art was largely one of fashioning the mustachios and the peculiar decorations that markt the original "Southern Gentleman." Perhaps on this account, as well as for his personal adornment, Mr. Merrick always wore a full and evenly trimmed mustache. His face bore an expression of keen intelligence and alertness, his skin was as smooth as it was brown, and his smooth black hair shone with a sleekness. He was of good height, moderately stout, erect and well proportioned. He carried himself with an easy, steady swing, without excitement or hurry, unaffectedly, and with the air of a well groomed man.

There are many amusing anecdotes surrounding the character and personality of Mr. Merrick that have grown out of the devoted conception of the "ordinary colored folks." A Negro who is accustomed to receive the attention of the "big white folks," who has easy access to them and much influence in cementing their interest in the race, is naturally considered a sort of a wizard by the mass of his people. Many of the older colored people who witness the phenomenal rise of Mr. Merrick tell stories of fabulous sums he received at times from white friends. These gifts

are said to have been made at Christmas time, or on Mr. Merrick's birthdays, or whenever good fortune cast a fanciful spell upon the benevolent rich.

The incident of the dollar which had been given by William Jennings Bryan seems to be the basis of a story that Mr. Washington Duke at one time gave Mr. Merrick a dollar, with the admonition that he should keep it until the election of another Democratic president; at which time Mr. Duke would celebrate the election by giving Merrick a thousand or two dollars. Unfortunately, Mr. Duke did not live to see President Wilson in the White House and so the gift never became a reality whether or not the story was true. Another of these fables credits a generous patron of the town barber with a present of a thousand dollars in return for a shave. An old Negro wood-chopper was one day being quizzed by a white man for whom he was working about different colored leaders in Durham and Mr. Merrick's name was mentioned. "James," said the white man, "how much do you think John Merrick is worth?" "Mr. Blank," answered the wood-chopper, with a show of finality, "I'll tell

you the truth. I *know* for a fac,' he's wuth considerably ovah a million!"

There was never a man of influence who was more unselfish and who desired so little for himself as John Merrick. And there are few who used their influence as wisely or with a greater spirit of altruism. The favors which Mr. Merrick was granted personally were of a purely business nature, no matter how valuable they were to his personal success; but the gifts he solicited from his white friends were for the uplifting of his people.

One Sunday morning he went to the Duke home to serve the family, as was his custom; and it happened that his church was on that day having a rally. He askt Mr. Duke if he would not help out the collections of the day. He was told to go to the church and tell the congregation to raise all they could and then to come and get his contribution. The church was indebted \$3,500 and the congregation raised about one thousand. Mr. Duke gave the balance. One of the beautiful stained glass windows of the St. Joseph's African Methodist Episcopal Church bears the likeness of the great friend of humanity, the beloved and revered Washington Duke.

This unselfishness was just a part of John Merrick's make-up. He gave freely of his means to the needy and destitute and gladly contributed to any worthy cause for the advancement of the race. His private charities were extensive and many of them were unknown. Mr. Merrick was for many years a trustee of Kittrell College, in North Carolina, one of the schools of his church. Besides his annual contributions he gave at one time twenty-two hundred dollars for a library building, which he donated in the name of his wife.

Once when the school was in straightened circumstances and seeking loans to enable it to complete the year's work, he was askt by the president of the school to help secure funds. A conditional gift of twenty-five thousand dollars was made by the Dukes and other white friends, thru Mr. Merrick's efforts; and this amount went to the college when a stipulated amount had been raised by the colored people themselves.

One of the last meetings which Mr. Merrick attended—and at the time he was walking with the aid of a cane—was in behalf of a colored Young Men's Christian Association. His gift of

one hundred dollars to that institution was his last gift to a local organization.

John Merrick was a simple, straight-forward, honest character, short in words and long in deeds. Nothing shows his simplicity more than the ease with which he bore the high regard of the community in which he lived. He truly walkt with kings but did not "lose the common touch." As president of the North Carolina Mutual and Provident Association he called the executive meetings of the Association in the rear of his barber shop and at these meetings he presided in his barber's coat. When the Association had grown large enough to employ his full time he did not content himself with sitting in the office and revolving in a swivel chair; but often went out on the road and brot in business himself.

Mr. Merrick always had a note in the bank and was always there to discharge it when it became due. He was thrifty and a good investor and was always using the banks for the promotion of his business. The banks were ever ready to extend him credit because he had a conscientious regard for his honor and for his obligations. He was honest to the core and never shook nor

abused the confidence which was so generously extended to him.

There is one thing in which Mr. Merrick is unique as a recognized Afro-American leader: He was neither a speaker nor a writer. It is possible that his lack of training is responsible for this failing, if such it be; yet he overcame his lack of technical training by an inquiring intelligence and by self-development. A man of his endowments could have learned to speak, even if he had no "natural" gift of oratory. Perhaps his simplicity of character and his desire to *do* rather than to *say* was at the bottom of his refusal to learn the art of speaking. We have in him the paradox of a man who was not sufficiently trained to spell yet one who developt and perfected a great financial institution; a man who had no power of speech yet one who held a wonderful influence over all those who knew him.

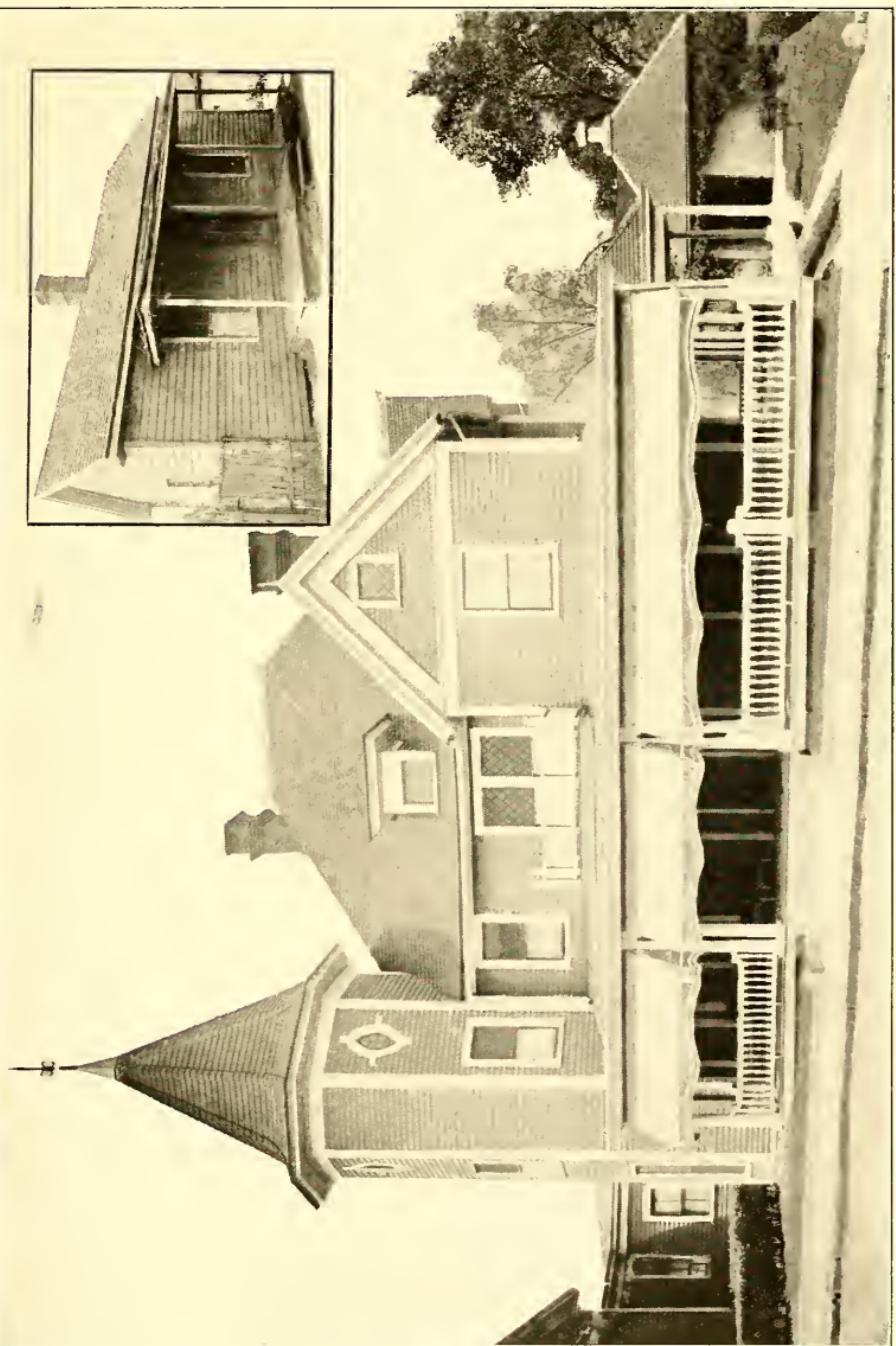
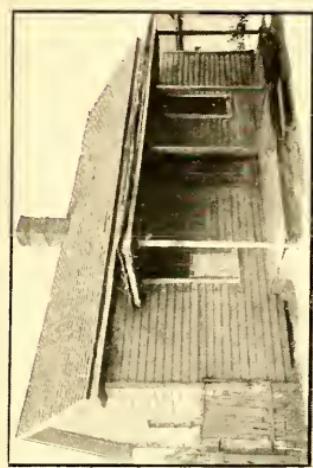
As much as the simple Christian virtues are to be extolled, especially when they exist in one individual in such profusion, the hard qualities of mind must constitute the main driving force in a well directed life. Simplicity, unselfishness and charity are valuable qualities to possess; but they may be merely the result of a lazy and good-na-

tured inertia. The supreme qualities of honor and altruism can only result from a tough underlying moral and mental fabric. He in whom unselfishness and Christian charity are combined with a keen intelligence, an enlightened vision and a high sense of personal honor is indeed wonderfully endowed.

Such was the combination of the higher qualities in John Merrick and this combination was exemplified in his administration of the financial affairs of the North Carolina Mutual. His first and single thought was to act for the best interest of the Company. Instead of seeking advantage for himself and for his personal aggrandizement he subordinated self and placed his all at the disposal of the institution. The Company's need was his distress and as long as energy and foresight could provide the remedy it was forthcoming.

His clear mind and keen insight are well illustrated by the skill he acquired as an investor. He was careful and observant and his mind could see thru a situation at once, grasp its essentials and steer a straight course. Mr. Merrick was often consulted by people, colored and white, concerning real estate and investments. An eminent authority on business methods and ethics gives

THE MERRICK RESIDENCE
INSET OF JOHN MERRICK'S FIRST HOME



the following description of an ideal investor: "The ideal investor should be a man with vision. Men endowed with a sacred trust of investing funds for others must have a vision broad enough to encompass and measure defeat as well as success. He must be without friends. High authority discloses that eighty per cent of the bank failures of this country are due to the pressure from friends. The investor should be wholly lacking in speculative instinct." This was one of Mr. Merrick's favorite guide-posts which he copied and kept on his desk before him. He was not a speculator; he was a sound business man.

The clear and faultless vision of this man spurred him ever onward toward the accomplishment of the things he willed. He believed in himself and in what he was doing. He fixt his determination upon the object and never moved his purpose until the thing was attained. He was sitting with his two associates in one of the regular daily meetings in the early years of the Company's existence. The business was showing signs of rapid growth and they were much encouraged. He projected his great mind into the future and said, much to the amusement of his associates: "I expect to see this Company grow

until we are doing a hundred thousand dollars worth of business a year." This seemed to the medical director and general manager almost like the day-dream of a visionary; it was a dramatic prophecy which was soon to have more than a fulfillment. The president was thinking in *thousands!*

John Merrick was a Christian and was devoted to his church. He was not a demonstrative religious enthusiast; he was a simple server of the faith. The controlling element in his life was love and therefore it never occurred to him that lip-profession could take the place of heart-service. He loved his race and the human race because he loved his God. His faith was fixt and his heart was attuned to the divine command of love and service.

It is recorded in the Gospel according to Saint John that Jesus Christ reprimanded the egotism and vanity of the braggart, Peter, who had made elaborate professions of faith but when tested had repudiated his Savior and denied his Lord. In this stinging rebuke Christ announced the measure of service for those who love the Lord. The command: "Feed my sheep!" given by the Savior himself, became the standard and meas-

ure of Christian service for all time. The execution of this command is the only attestation of the deep-lying affections of the spirit. This was the Gospel of John Merrick.

The devotion of Mr. Merrick to his home and family was the devotion of a true father. As he was a friend to his neighbor, so he was a loving companion to his wife and a real "pal" to his children. His first thought was for their comfort and security. He loved his own family with a passion which was reflected in his great planning for the security of the home circle of other men. As he succeeded in life he gave them every comfort and joy that love and money could afford.

The little home which he purchased soon after coming to Durham was forsaken for another which would afford them greater comfort. In 1902 this one was pushed back in the rear and a beautiful and costly structure was erected as his final abiding place. This beautiful residence reflects his love of the home tie, his sense of beauty and his rare culture. Until the last days of anguish drove him to his bed, he might be seen any evening, thru the beautiful glass door, stretcht comfortably in one of his great armchairs, surrounded by the members of his family. He

taught his boys to work and found places for them in the Company. When he traveled he invariably took some of his children with him and was their happy companion.

Mr. Merrick was fond of life. He believed in getting happiness and pleasure out of each day. When his working hours were over he liked to seek clean amusement and to revel in the joy of living. He believed in wealth only for its service and was as unstinted in his enjoyment of the material things as he was in his charities. He was the first colored citizen of Durham to own an automobile; and in his garage he kept a pool table for his amusement. He loved to travel and no summer would pass without his going to some resort in search of recreation. He loved the water and would take his daily dip in the surf with the pleasure of a youngster. In 1909 he went to Cuba, in company with Dr. A. M. Moore, C. C. Spaulding, and Dr. J. E. Shepard, of Durham, and Dr. J. E. Ford, of Jacksonville, Florida. After the amputation of his foot Mr. Merrick seemed much better and hobbled about the neighborhood, hailing his old friends with his accustomed good cheer. Only a short time before his death he climbed into his touring car, with the

help of his crutches, placed the tender stub upon a pillow and rode out to witness a baseball game. This was the last time he ever lookt on and enjoyed the merriment of the young people whom he loved to see play.

All thru his last illness Mr. Merrick was cheerful and as brave as excruciating pain would permit. He had been to Hot Springs and to Baltimore for radium treatments in the hope of eradicating the gnawing ulcer that gave him no rest. The one pleasure of his last days was the presence of one of his grand-children in the sick-room, the kind attentions of his family and the visits of his friends.

The last days of suffering were days of supreme agony. The amputation of his foot did not prove sufficient, for the malignant growth had affected his whole system. He had fought bravely, but it was a losing fight. Friends were barred from the sick-room and John Merrick went forth to meet the cold touch of Death, calm and serene and with neither fear nor trembling.

The day was the sixth of August, in the Year of our Lord, One Thousand Nine Hundred and Nineteen!

CHAPTER XIV

JOHN MERRICK, THE RACE BUILDER

MR. MERRICK was an intimate friend of the late Dr. Booker T. Washington. And altho he possest a distinctly different viewpoint, particularly with regard to politics, he was no doubt somewhat affected by the policies of that great leader. Because of a similarity in the policies of the two men, a mutual friendship sprang up between them and continued thru out their lives. Mr. Merrick visited Tuskegee where he was most cordially entertained. Dr. Emmett J. Scott, for many years the private secretary to Dr. Washington and of Tuskegee Institute, gives the following recollection of the association between the two men:

Mr. John Merrick made one visit to Tuskegee Institute as I now recall it. He was an intimate friend of Dr. Booker T. Washington, and workt in fullest sympathy with him in all his efforts in behalf of the Negro people. He was a regular attendant upon the sessions of the National Negro Business League and with Mr. W. T. Andrews, Rev. Richard Carroll, Mr. C. C. Spauld-

ing and others arranged the details of Dr. Washington's tour of North Carolina several years ago. None of those who were privileged to be a member of that party will forget Mr. Merrick's untiring energy and attention to details. He was here, there and everywhere to make the meetings in various cities of North Carolina count for the most. When Dr. Washington decided to make one of his tours thru the State of Florida he invited Mr. Merrick, with other friends, to accompany him on this tour. It was with very great satisfaction and interest that he told of the unlimited success Mr. Merrick and his associates had achieved in building up the North Carolina Mutual Life Insurance Company."

While there was a similarity in the views of these two men, they should not be mistaken as having identical policies. They are clearly distinguishable in many ways. Washington was an educator while Merrick was a financier. Washington aimed to control, or at least direct, the current of Negro life and to keep it under his guidance. He did this by traveling and lecturing all over the world, by writing books, by controlling Negro newspapers, by having publicity agents and secretaries to exploit his propaganda, by advising with Presidents and politicians on appointments for the race, by directing the patronage of powerful white friends toward persons in agreement with his policies and by other means which

are well known and which show the genius of the man. Merrick had a single aim: To build a great institution which would teach by its example what the Negro could achieve in the world of finance. His traveling was in the interest of his particular business; he wrote no books, he had no publicity agents; in short, he never assumed to be a great race leader. If there ever was an humble spirit in a man possest of superior endowment, it was in the case of John Merrick.

As previously stated, John Merrick was not a speaker. In this particular he differed from Douglass and Washington, the two great leaders of the race who have past into the beyond. And this is perhaps most fitting to his character. Douglass needed the tongue of eloquence to awake in Americans a belief in the Negro as a human being possest of a soul. His mission was to help free the bonded from the chains of chattel slavery.

Likewise Washington possest the great gift of pleasing utterance, especially of story-telling. On the wings of mirth, he sent sharp-edged truths which stung the conscience when the laughter had stilled. He was groomed for a time of bitter-

ness when hearers gave unwilling ears; when men must be beguiled, then pleased and finally won. Douglass thundered, but Washington appealed.

John Merrick came to do neither. His mission was to teach his race the importance of self-help and to reveal their opportunity in the world of finance and in the building of co-operative commercial enterprises. Steady employment, economy, business initiative, careful investment and the subordination of politics were his themes; and as a true leader he *practiced* these virtues rather than *preachit* them.

Mr. Merrick has left us only one speech to which we might turn for his views and advice to the race. This is fully quoted later in this chapter. The only other speech of which there is a record is one of less than three hundred words and full of sobs which was delivered at the Agents' Meeting in 1919 shortly before Mr. Merrick's death.

In studying this speech, the reader should judge it according to the time and circumstances of its deliverance. This is no apology for the address itself is the epitome of wisdom and is equally applicable to the life of the race today. But the full significance of its doctrines and

claims cannot be appreciated if it is taken out of its setting.

The Negro had been emancipated, poor and ignorant, with only his bare arms and strong limbs to depend upon. The ballot had been given to him, on empty stomach, as a panacea for all his ills and needs. Thousands of the new voters followed the directions explicitly, putting more faith in the form of citizenship than in the substance itself. The political leaders were more concerned with carrying elections and dispensing patronage than with the essential well-being of the race, its economic progress and spiritual growth, its education and training.

Meanwhile, the rank and file of the white race had established marts of trade, were possessing the land and doing the business of the South. They voted and they went to church also. But between voting time and church time they were occupied with the manifold duties of daily life.

The reaction had set in and had set in strongly. The southern state and local governments had past completely into the hands of the whites, often with a terrible toll of human life and a total annihilation of friendliness and sympathy between the races. Last of all had come Wilming-

ton with its unspeakable days and nights of terror. Black men's hearts stood still. They pondered and shuddered and hugged closer to the few white friends they trusted. The loss of the ballot revealed the nakedness and misery of a people who had little else to protect them. They stood again where they had begun, with bare arms and strong limbs, and facing an unpromising future.

There were many pseudo-statesmen who advocated the return of the Negroes to Africa as a means of ending the perplexing problems occasioned by their presence. This suggestion gained favor and raised great hopes until it became clear that the United States would thereby lose millions of laborers whose labor was sorely needed. The period was one of great hysteria with no clear voice assuring a settlement that would be satisfactory. Either the Negro must remain and be a burden or he must go and the Nation receive a death-blow to its industries. Political absorption was then as unthinkable as social intermingling.

The Negro had not yet developt a race consciousness or a quickened confidence in himself. He was so thoroly dominated and overshadowed that nothing on earth gave him a feeling of se-

curity or comfort; only distant heaven held out for him a place of eternal peace. The power of a self-conscious labor class was undreamed of, even by white men. The job belonged to the man who gave it, and it was that ungrateful, even foolish, to imagine that the laborer should have a voice in the direction of industry. Least of all was the servant to feel that he was a benefactor to his employer.

It was in such a time and with these things weighing heavily on his heart that John Merrick wrote his only speech. He offered no mean compromise, no retraction of manhood; but he offered manifestations of friendship, independence of that and action and, most of all, a revaluation of methods and practices which would take into account the eternal fitness of things and the facts and issues that the race must meet squarely before it could resume its march of progress. And here is what he said:

“There has been lots and lots said about the Negro and his condition in North Carolina. So much so that I think that the least of us have a perfect right to give vent to our feelings if we wish; and on these grounds, I take the privilege to say a few words about me and my people the way I see it.

"We are here and we are going to stay. And why not stay? We have the same privileges that other people have. Every avenue is open to us to do business there is to any people. We are allowed to own homes and farms, run farms, do banking business, insurance, real estate business and all other minor businesses that is done in this Commonwealth. Therefore, I claim that the Negro's condition in North Carolina is as good or better than it's been since our Emancipation, if he go ahead and use them in the right direction.

"Now we don't do very much of these large branches of business, as banking, insurance or real estate business.

"The North has had meetings to converse over our conditions and to extend sympathy to us. We thank you for everything you have ever done. We are a people that need sympathy. But that reminds me of putting a beef-steak on the outside of a man's stomach to stop hunger.

"Now you tell us how to allay these different crises that come to us only at election time, and (how) we will be benefitted; but you can't tell us that as well as we know it ourselves, as we have been here all the time.

"Now so many of my people think slavery is not something of the past, but may return at any time. I want to say for some one's benefit that the 'white folks,' as we call them, have not got time any more to own Negroes when they can pay us less than it takes to own us.

"And I want to say right here, you talking about

our progress since the Emancipation; it looks like the whites were freed also! Just look at this Southland since our freedom. It has grown full of the stable industries of the country; vast cotton mills, mining interests, cities built, railroading and various other industries that have made the South measure arms with the other sections of the country and be as much in demand as any part of the civilized world. I said the whites were freed also. Take it on these grounds: At our Emancipation their minds was turned from owning a few Negroes and turned to business. And today, the largest portion of the wealth of this State is owned by men, at the close of the war were comparatively poor men. Durham, the town I live in, is the fairest specimen of any in the State. We have wealthy men here, one after another, and several millionaires, all have made their money since the Surrender.

"They turned their attention to making money and we turned ours to holding office and paying debts of gratitude.

"Now speaking of gratitude, remember we owe some gratitude to the people that have been giving us employment since our Emancipation, paying the taxes to build school-houses to educate our children. These things could have been different but they are not; and old North Carolina is one of the banner states in the Union.

"We don't concur with Bishop Turner when he says the thing for Congress to do is to appropriate one hundred million dollars to colonize us to our mother country. And what would be the result? That land

is controlled by the whites and it's natural to suppose that the owner of everything ought to control it. And our condition would eventually be the same there as here, if we got over there and all of us want to be king.

"Then I don't like for a fellow to tell me there is some ripe watermelon over there across the creek, and he likes watermelon as good as I do, and wants some as bad as I do and ain't there eating. Go over there and call me and it will impress me more.

"Now Bishop, stay here with us. Hand it down to the Presiding Elder, and let him hand it down to his members and all the different denominations do the same; that will certainly reach the constituents of Congressman White; let him tell to his people and the ministers to their congregations the importance of economy and of accumulation. That is what makes people representative, is having something to represent.

"Now take the Negro all over this land. The most of our capital is invested in muscle. Now the thing for us to do is to do like other men. They do what is best to protect his land, railroad, mill, factory and real estate interests. Now, we have no such interests; so let us do what will protect what we have. Our labor is what we have got to look after more carefully in the future than we have in the past if we would hold our own.

"We have been misled by our leaders everywhere since the Emancipation. They have pompered us up, swelled our heads and told us all sorts of good things about our progress since Emancipation. And the trouble is we have not been shown our real condition.

"Part of our real condition is, we are here; and there

will be Negroes here as long as there is a North Carolina or a United States; so let us adapt ourselves to circumstances. As I see it, it's time for us to protect ourselves if we would hold employment to sustain our families. I am speaking more direct to the servants and the laboring class like myself. Here it is in a nutshell. We have got to labor, or rather the masses of us, for our support; and we have got to labor for those who have it for us to do. And that, I need not hesitate to say, is the white people of North Carolina, both Republicans and Democrats.

"The Negroes have had lots of offices in this State and they have benefitted themselves but very little comparatively; nothing comparing with what they could have done along business and industrial lines had they given it the same time and talent. And I claim they have done the masses harm in this way.

"Now to show you why we have not been benefitted by politics and why we ought to let them alone. In the first place, our good men and lots of our best men have turned their attention to party and office. A man goes into politics a good man and he goes to pulling the wires and soon he is classed a politician. This naturally makes him lose interest along business and industrial lines; then he has to stick to it for protection, as that settles him as a business man. This happens with very few exceptions.

"Now the Wilmington trouble was a disgrace and a sin, the slaying of those ignorant and non-responsible Negroes that did not even surmise the extent of the growing trouble and never in their lives reapt any of



AT THE AGE OF 50

the benefits of office, neither did they want to. All they wanted was to get to work in the morning and get home at night and make enough to keep body and soul together. Right here is part proof that the masses are not benefited in politics.

"Now I claim that the Wilmington race war did not just happen. I claim it is a thing that has been working for thirty or more years. Now you take a city of seventeen or eighteen thousand Negroes and seven or eight thousand whites and let the whites own and control ninety per cent of the property and pay tax on ninety per cent, and the Negroes ten per cent, and the Negroes control the government affairs of that city and county. There is a city, if there has not been trouble, there is a cause for it to be workt up.

"I do claim it is not right for us to represent so little and want to claim so much. Had the Negroes of Wilmington owned half of the city and county, there wouldn't anything happened to compare with what did.

"Now I believe in paying debts and we owe the Republican Party lots of gratitude. Now we have been paying it as a people, almost as a man, ever since the Emancipation. Now, don't you think we are about even, and the time has come when we can take that valuable ballot and vote it as we please, and not be considered by our own people as murderers?

"The way the Democratic Party took us this fall by the heels and beat the life out of the Republican Party with us, if you have not finisht paying that debt of gratitude, I believe I would bet a mule that the Repub-

lican Party is about decided they will give us a clear receipt and tell us to stand aside. Now the trouble with us is that we are about to burden the Party wanting so much office. We seem to think all of us ought to eat pie all the time.

"I know we ought to have our share of representation, and then I know we ought to have our share of responsibility, so as to make us manifest the proper interest. Certainly I think the Negroes of America ought to be represented in Congress and if North Carolina has the credit of sending that Congressman, the Negroes of the State have something to be proud of.

"What difference does it make to us who is elected? We got to serve in the same different capacities of life for a living. That reminds me of something I heard 14 years ago on Mangum Street, Cleveland's first term. John Bets, a Republican revenue officer, was passing and a country-man was sitting way up on a load of wood. In order to tease Bets, he yelled as Bets passed, 'Hurrah for Cleveland!' Bets stopt and said: 'Never mind, damn you, you got to still haul that wood!' That is what we ought to think when we are so grieved when the election don't go as we want it. We got to haul wood, don't care who is elected.

"Now let us make our beds as soft as possible; the softer we make them the better they lie. Now, if I am not on the right line, some one say something or do or advise or intimate something we can do to allay the trouble that arises between the two races and makes us distant and we are the sufferers. We need to be as

close friends as possible so as to demand more for our different services.

“Now let us think more of our employment and what it takes to keep peace and to build us a little house and stop thinking we are the whole Republican Party and without us the whole thing would stop.

“Now I don’t know how to conclude, only I can say strange things come from strange places. Certainly it will be strange to read an article of any kind from the undersigned, but it’s the way I see it.

“Now don’t the writers of the race jump on the writer and try to solve my problem. Mine is solved. I solved mine by learning to be courteous to those that courtesy was due, working and trying to save and properly appropriate what I made.

“I do think we have done well and I do think we could have done better. Now let us make better use of the years we have left than we have the years that have past, as we have the past to look back over and see the many mistakes. Allow me to take this method of relief.

“I am yours for the betterment of the race,

“JOHN MERRICK.”

It is apparent from the context and manner of this speech that Mr. Merrick wrote it for publication. The reference to “Cleveland’s first term” as “14 years ago” as well as the discussion of the Wilmington riot fixes the time of its composition as 1898, the same year of the riot and of the

first organization of the North Carolina Mutual; but as far as can be learned the speech was never publisht. Mr. Merrick's associates have no knowledge of the address or of when it was written.

This speech is far more eloquent than any words that might be spoken of it and is so brimming with fundamental common sense that it might safely be classed as one of the great utterances of American Negro leaders. It is given as written, except that all spelling has been corrected; punctuation and paragraphing supplied and a slight rearrangement for the purpose of coherence.

It may not be amiss to examine this document a little in detail. Note, first of all, the characteristic simplicity of its author. He is venturing to speak as one of "the least," and then only to speak his personal opinion.

He speaks from no motive of personal gain nor that he may be acclaimed great. He has already established himself and has solved *his* personal problem of adjustment "by learning to be courteous to those that courtesy was due, working and trying to save and properly appropriate" what he earned.

Note also that he is speaking of the rank and

file of the race, where he places himself. He says, "I am speaking more direct to the servants and laboring class *like myself.*" This differentiation between the toiling masses to whom the matter of "bread and butter" is a vital every day, ever-present problem and the more emancipated fringe of the race, who are in the so-called higher vocations, seems to be clear to the author's mind. For he says in terms of primary economics: "Here it is in a nut-shell. We have got to labor for those who have it for us to do. And that, I need not hesitate to say, is the white people of North Carolina. . . ."

He emphasizes to the mass of workers that their employers are both Republicans and Democrats; and that a policy of strict devotion to the Republican party will array them against the men from whom they earn their daily bread. He offers proof that the pursuit of politics will not change the economic status of that mass but that the same amount of energy and purpose will go a great way toward alleviating their economic condition. But his criticism of the participation of the race in politics seems to be chiefly against the immoderate and extravagant desire for "pie-eating" and against the subordination of economic

interests to political rights rather than a disavowal of their duty as good citizens to exercise the franchise. For the passage which says: "I know we ought to have our share of representation, and then I know to we ought to have our share of responsibility, so as to make us manifest the proper interest," and which asserts squarely that "the Negro of America ought to be represented in Congress" leaves no room for doubt that John Merrick believed in the privileges as well as the duties of citizenship and that his race should share in the conduct of the government. He places such participation on its proper basis, and he asks for representation, in order that the Negro might develop *responsibility!* He asks that facts be faced: "We are here, and there will be Negroes here as long as there is a North Carolina. . . ." Either the Negro will "manifest the proper interest" because of the responsibility placed upon him or he will feel that he is a negative quantity in its citizenship.

With his customary friendliness the author reminds his people of the existing good relations between the races of North Carolina and of their personal advantage in being able to obtain help if

they have establisht a record for honesty and character. He would have them remember that both the major political parties are *white* parties and that the stakes of life should not be riskt on the turn of an election.

The views presented in this address may be summarized as follows:

The Negro is here to stay. He is free to engage in commercial activities of any kind but has not yet learned to do large-scale business.

The kindly interest of the North in the progress of the Negro is devoted to his political status; whereas the Negro's economic status is determined by his participation in the industrial activities of the South.

Free labor is more beneficial to the South than slave labor, as is witness by the development of the South since slavery.

Gratitude is due the people of the South for giving employment to the Negro and for helping to educate him. North Carolina has done nobly toward this end.

There can be no general migration to Africa. Instead of preaching migration, Negro leaders should preach economy and accumulation; and that having something to represent is what makes people representative.

The masses of Negroes are laborers and therefore their interests will best be served by holding their employment and subordinating politics. Their white employers are Democrats as well as Republicans and the Negro should not put his dependence in either party exclusively.

The masses of the race have been injured by too great emphasis on political and too little emphasis on commercial and industrial advancement. Participation in politics leads to corruption and those entering that career and turning their attention to party and office, soon lose their prestige and are forced to stick to the game of politics for a livelihood.

As to the Wilmington riot: Negroes were in the majority and controlled the affairs of the city; but the minority of the whites owned most of the property and paid most of the taxes. It was natural, therefore, that a clash should come. If the Negroes of Wilmington had owned half the property there would have been little trouble.

The Negro owed a great debt of gratitude to the Republican Party but he has paid it by consecutive loyalty ever since the Emancipation. The time has now come for him to vote as he pleases.

The Negro should have his share of representation in the government and his share of civic responsibility but his sole desire should not be the holding of office and he should not think he is the whole Republican Party. The Negroes of North Carolina should be proud of the fact that they are sending a representative to Congress.

Party elections are not of great importance to the Negro laborer, since they do not change his economic status. He will have to fill the same job no matter who is elected.

In order to obtain more for his services the Negro laborer needs to remain friendly with his white employer;

therefore he should give more thought to maintaining friendly relations and saving and building homes.

From this summary may be deduced five main points by which the whole utterance may be tested:

1. The Negro should seek and maintain friendly relations with the whites of the South.
2. The majority of Negroes are laborers and their economic interests should not be lost sight of nor subordinated in their struggle for political rights.
3. The Negro should share in the government and exercise civic responsibility; but he should not ally himself exclusively with either of the major political parties.
4. Those who own the land will in the long run control the government.
5. Negro leaders should preach economy and accumulation. Having something to represent is what makes people representative.

These fundamental points attest the wisdom of John Merrick. It can be truly said that he endeavored to prove their value thru the whole conduct of his life.

CHAPTER XV

JOHN MERRICK—THE CONNECTING LINK

THE question of race relations is one which vexes the constructive minds of the Nation as no other. There has been so much bitterness and contempt in the dealings between the races that all endeavor to approach a solution with calm detachment and broad statesmanship has been pre-empted by competitive fury. Indeed there has been a welter of recrimination except for a small Inner Circle which has preserved its equipoise and defied the maledictions of the alarmists.

There are white men and women in America today who have no fear for the security of the race of Shakespeare and Lincoln. These men and women have undying faith in a democracy which can produce acknowledged American leaders of African descent; and in that token they repledge their faith and rededicate their lives to the fulfillment of the principles upon which the American Commonwealth was establisht. There are black

men and women in America today who have unfailing belief in a democracy that has produced Moorfield Story and Thomas Walter Bickett; and in that token they revive their hope and stretch their hands across the chasm of distrust and misunderstanding that forms the great barrier between the races.

These little groups of men and women live and work side by side in the North and in the South. Whenever they cease to exist, America will become a trackless waste and a howling wilderness.

In this study of the life and worth of John Merrick it is most fitting and proper that the glowing encomiums, offered in final tribute by his white friends of the City of Durham, be recorded. They are presented not because the writers are white men but because they are themselves men of character and worth—the builders of a great city, men whose opinions will be valued in their estimate of a fellow-townsman and patriot. In these testimonials there is a ring of sincerity as well as a depth of personal esteem which reveals the great heart of the Inner Circle. It was because of no maudlin and flabby sentimentalism that they recognized and appreciated John Merrick; but rather because it is their dis-

position to place supreme approbation upon integrity of character and beauty of soul, whether it is revealed in a black man or a white man.

His Honor, M. E. Newsom, Mayor of Durham, gives this excellent summary of the character of Mr. Merrick:

"The life of our late friend, John Merrick, has meant much to our community, our State and Nation. Quietly but surely, during his early life, he won the confidence and good will of his white friends without releasing the influence which he had with those of his own race; and as years past, this joint relationship and fellowship which he enjoyed increast to such magnitude that his counsel was heard and his advice was heeded in the halls of many states.

"His life in our midst was without pretense or false ambition. His vision was not of the impossible. His hopes were not founded on idealistic dreams. Each accomplishment was in itself justification of larger plans and the total of these accomplishments the foundation for his ever-expanding acts of usefulness. He was a man of material wealth, having accumulated quite a fortune before his untimely death; but when we look back upon his life his accumulation of worldly goods seems insignificant compared with his struggle for the uplifting of his race and the unselfishness of his service to mankind."

Mr. J. B. Duke, multi-millionaire tobacco manu-

facturer of New York, London and North Carolina, steadfast friend and adviser of Mr. Merrick, says:

"John Merrick was a remarkable man. In the course of a career that was made all too short by his untimely death, he rose from humble beginnings to a place of influence and power in the business world. He was one of the few men of his race I have known who had the ability to build up a large business thru the co-operation of many other men. He was able to do this because he had business ability of first-rate quality and because he had traits of character that made it natural for other men to trust him and to work with him. By these same traits of character, in the midst of his success, perhaps I should say in spite of his success, all his life he kept the respect of his white neighbors and did not excite the envy of his colored neighbors. And he was not only interested in his own business, he was interested in everything that lookt to the good of his race and the good of the whole community.

"As a successful business man, as a hard and faithful worker, in kindly, intimate, patient ways for the causes of the church, the school, the hospital, and all community interests, as a loyal American citizen, he has set an example for all men of his race. If enough of them follow his example, the South can develop along lines that will make secure its own future and point the way for America to escape hurtful race and class conflicts. The value of a life like this cannot be estimated. The

name of Merrick deserves to live and be a constant call to others to seek success and to use success for the good of mankind.

Mr. Benjamin N. Duke, president of the Fidelity Bank, and retired capitalist, says:

"I knew John Merrick well for thirty years. During that period he rose from a barber's chair to a business standing in the community of large importance and influence. Perhaps no man of his race in North Carolina has ever won more conspicuous business success than he. But this fact alone does not account for the high esteem in which he was held by Durham people of all classes and races. He was unspoiled by success. He never lost the 'common touch.' He loved his own people and sought in all possible ways to serve them. He also had at heart the welfare of the whole community. And he not only had good impulses, but he had the practical common sense that put him on the right side of every question.

"Lives like his point the way out of the warfares between labor and capital, the racial conflicts, and every other sort of confusion that can arise in a country like ours. Take him for all in all,—his achievements, his wisdom, and his character, he was surpassed by no man of his race that I have ever known. He did great good in Durham, in North Carolina, and in the South, and his early death was an irreparable loss to the community, the state and the country."

General Julian S. Carr, that faithful friend and benefactor of the Negro race, comes as a devoted

friend to testify to Mr. Merrick's devotion to the uplift of humanity:

"Mark Anthony standing beside the bier of the great Cæsar said, 'I come to bury Cæsar, not to praise him.' I count myself fortunate to be allowed to pay tribute to the memory of my deceast friend; for indeed we were friends from his youth. I measure my words when I say that few if any men who ever lived in this community more thotfully dedicated their lives to the uplift of their fellow-man than did John Merrick; and tho worms destroy his body, his good name ought not and will not die but will be held in grateful remembrance. For such a life as John Merrick lived in a community that greatly respected him

'There is no death, the stars go down
To rise upon some fairer shore,
And bright in Heaven's jeweled crown
They shine forever more.'

"John Merrick was a born Chesterfield, as polisht in his manners as a needle, honest, upright and distinctly fair in all his relations to life. His life work was a well rounded meritorious success, worthy of emulation by every one who aims to make life worth living and in dying leave a good name, honored and respected by all who had the privilege of knowing him. Surely it will be long before we look upon his like again. Peace to thy ashes, most noble friend."

Bishop John C. Kilgo, president emeritus of Trinity College, speaks of the quality of leadership Mr. Merrick possest:

"John Merrick stood much higher than the general level of his generation and by his distinctive figure commanded the attention of men. He could not be hid. He was too tall not to be seen. By every consideration he deserves a biography. It would be unpardonable to allow his memory to run out as tradition. He did things of lasting meaning and value and a permanent record is due him; and is due also those among whom he lived as an expression of their esteem of him. All who knew him will welcome the story of his life. It is a story which other generations should know.

"In these days of rush an over-emphasis is placed on deeds, activity, things achieved; small value is given to virtues in themselves. Just to be good and brave and noble is not highly esteemed. The modern school exalts the man who does things regardless of what he may be in himself. Sainthood is an incident; doing something is the real thing. This is no credit to our times. It is far better to *be* than it is to *do*, altho both may go well together. John Merrick was a man in whom were found the most splendid things of human nature; he was a credit to mankind.

"‘Christian gentleman’ is high language to apply to any man, yet it is not extravagant to use as the description of this man’s personal character. Free from all the artificial forms of high manners he was in his



AT THE AGE OF 55

essential nature a man of fine soul. The sense of the best things filled his spirit and guided him in all his relations and social duties.

"He was a worker as well as a man of markt character. He had no fear of work. There was not an idle cell in his blood. He spent his life in a most eventful period of his people's history. They had to find themselves and relate themselves to a new order of things.

It was no small task. There was little to inspire hope or encourage effort. Leaders had to be made and brick formed without straw. Such circumstances try the souls of men. But this man did not despair, he did not complain, he did not surrender to conditions. With an indomitable faith in himself and a sane faith in his people he broke conditions and opened a route into the big world and showed his people the way. Never once did he falter. Nor was he swept off his feet by any vain dream or delusion. He kept his feet on the ground and walkt steadily and firmly.

"John Merrick was honored and esteemed by all who knew him; his history makes one of the rich chapters of Durham's growth and he will always stand out as a commanding figure among the builders of his people.

Mr. John Sprunt Hill, president of the Durham Loan and Trust Company, says Mr. Merrick was not only the connecting link between the colored and white people but also between the old and the new life of the Negro race:

"In this busy work-a-day world, it is the fortune of but few men to rise above the general level of their fellow workers and stand out conspicuously in a great crowd. John Merrick was one of these few and fortunate men. Starting life in an humble way, with limited means and limited education, he climbed steadily to the top in many lines of endeavor and his untimely death took him away from us just as he was about to receive full recognition by the general public of the success that he had attained and of the splendid service that he had rendered to the public. He was a man of broad vision, keen foresight, sound judgment, ready wit and untiring energy. Step by step, he overcame all obstacles in his pathway until, at middle age, he had pushed to the front as a business man, had amassed a fortune for himself and as president of the greatest Negro insurance company in the world, had touched the lives and hearts of hundreds of thousands of Negro people all over our broad Southland. His pre-eminent success and immense power never turned his head. Always humble, cheerful, polite, tolerant, hopeful, he worked steadily for the up-building of his race, and in due season became one of the great *connecting links* between its old life of discontent, idleness and poverty and its new life of satisfaction, industry and success.

"John Merrick lived thru many periods of stress and strain but his remarkable patience and his unerring judgment always pointed out to him the right, the safe and the sure way. He had no use for the agitator, loaded with dangerous passion and prejudice. He did not

believe in half-baked theories and revolutionary doctrines but believed in making progress by steady work and everlasting perseverance along the well-tried roads to success. Busy man as he was, he always had plenty of time to lend a helping hand to the upbuilding of his State and his people. To John Merrick more than any other person in this community, perhaps, was due the credit of promoting, maintaining and preserving for future generations the splendid feeling of confidence and respect that has for many years prevailed between the races in this part of the South. The net result of his accomplishments was indeed remarkable. His career is an example for the rising generations to study and emulate. The story of his life will always prove inspiring."

Professor W. D. Carmichael, secretary of the Liggett and Myers Tobacco Company, for many years superintendent of the Durham Public Schools, says:

"In the death of John Merrick, Durham lost one of its most useful and helpful citizens, and his race one of the sanest and most thoughtful, constructive and progressive leaders.

"Born in humble circumstances, he utilized in a wonderful way every opportunity for development, so that he not only accumulated a fortune, but made for himself the integrity and stability of character and intellectual strength which marked him as one of the great men of his race. He translated a fine sense of proportion and

relationship in life into practical living in a sort of way that merited the respect and admiration of the best men in both races in this community, and extended his influence not only over North Carolina, but throughout other states. Every year his influence was widening, and he was being recognized in wider and wider circles as a great leader of his race.

"His life is a most notable example of achievement in the face of difficulties, and should be and is, a splendid inspiration to his people. Not only this community, but the South and the nation, is poorer for the loss of such a man."

Two officers of Durham's leading banking institutions speak of Mr. Merrick's integrity and good faith in his business dealings. Mr. John F. Wily, vice-president of the Fidelity Bank, says:

"It was with the deepest regret that I learned of the death of John Merrick. Having known him for at least twenty-five years I can testify as to his value to his race and as a citizen of this community.

"His success in life was remarkable and I attribute it to his integrity of character. He was exceptionally careful in living up to his word, whether it was written or spoken. He exercised over his people a wonderful influence. They were devoted to him and he was a leader among them. His death is a distinct loss to our community."

Mr. J. B. Mason, cashier of the Citizens National Bank, says:

"He taught his race that they must teach lessons of love, thrift and reliability to their children and prove their worth as citizens. In this way they could build up confidence between the races which would stand. . . .

"He was punctual in keeping his business engagements and the name of John Merrick on a note was good at any bank in Durham. He enjoyed the confidence and respect of the white people of Durham to a remarkable degree and it was this fact, combined with his shrewdness as a far-sighted business man, which enabled him to amass quite a fortune. He always stood on the side of progress. He believed in Durham and in the people of Durham; and the people of Durham from the highest to the lowest, white and black, believed in John Merrick."

Mr. W. F. Carr, secretary and assistant treasurer of the Durham Hosiery Mills, philosophies on John Merrick as a connecting link between the races:

"John Merrick belonged to that class of Negroes who bring closer together, rather than separate, the white and colored races. If more men of both colors had the same feeling and attitude towards the opposite race that John Merrick had there would be no race problem.

"This influence regarding the relation of the two races was constructive. He was a builder-up and not a

tearer-down. The white people who came in contact with 'Gentleman John' Merrick had more respect for him and his race by reason of that contact. He was polite without being obsequious, successful without being overbearing, shrewd without being unfair.

"I liked him personally and admired his business ability and acumen. Honor to the ashes of 'Gentleman John.' "

Mr. W. J. Griswold, president of the Griswold Insurance and Real Estate Company, speaks of the soundness of Mr. Merrick's views:

"It gives me pleasure to attest to the good character and esteem in which the late John Merrick was held by those who knew him. I knew John Merrick for thirty years and knew him to be a good, honorable and upright Christian citizen. I never heard a word spoken of him but what was to his praise, both as to character and business ability. In his death the community lost one of its best citizens and the colored people one of their foremost and best friends and advisers. I had many talks with him during his life on various matters and always found him thinking and working along the right lines for the good of his people and the public generally. His business career as well as his life was one that his family and friends have just cause to be proud of."

Among the tributes from out of town friends who read the news releases reporting Mr. Merrick's death were two from North Carolinians

who were in Washington. Mr. S. R. Winters, staff correspondent and manager of the Washington Bureau of the *Raleigh News and Observer*, praises Mr. Merrick as a self-made man:

"I have just noted with profound regret the death of John Merrick.

"Indeed a leader of his race has fallen. To me John Merrick typified the best of workmen. To him the accumulation of wealth was but the means unto an end; to inspire and instruct his co-workers by his own commendable example were all-important.

"He built his own monument—master craftsman that he was. Beginning life amid humble surroundings, overcoming tremendous odds, he rose by his own bootstraps to the supreme leadership. Measured in terms of the lives he touched and inspired for better living, by the deeds of achievement and the worthy undertakings he supported,—John Merrick was truly great among his race."

Mr. L. Sneed Sasser, writing from the Bureau of War Risk Insurance, speaks of the North Carolina Mutual as a monument to its creator:

"It is entirely useless for me to go into any discussion of the many good qualities of the man himself, for I thoroly agree with all the good things that will be said about him. And I am sure that the same high standard of business integrity that he so carefully made a part

of the foundation of your Company will continue to predominate and make doubly sure its future success; and it will ever be a living monument to the memory of its creator.

"The City of Durham will lose more in the death of John Merrick than the mass of its citizens will ever know. His standard of citizenship will continue to be an ideal for both races and he will be missed by all classes and especially those whose good fortune it was to know him personally."

CHAPTER XVI

“YE HAVE DONE IT UNTO ME”

TO EVERY man comes death and the day of fine appraisal. The world sits as a court and the bosom friends are the testifiers. The mute widow and the fatherless, bowed with grief and sad of countenance, accept the verdict of God.

They came on that day from near and far—old and young, black and white, priest and outcast, rich and poor. They had had one common friend; they would weep together on one bier in which the heart of each was interred. The touch of that one hand had made them all akin; the love of that one heart had encompassed them all.

“Abide With Me, Fast Falls the Even’ Tide.”
Then prayer: “Oh, God! Comfort Thy Children.”

Then the note of comfort and triumph: “I’ve Reached the Land of Corn and Wine—Sweet Beulah Land, Sweet Beulah Land!”

“O death, where is thy sting?
“O grave, where is thy victory?
“So when this corruptible shall have

put on incorruption, and this mortal shall have put on immortality, then shall be brot to pass the saying that is written:

"Death is swallowed up in victory!"

The sweet-voiced singer lifted her voice and sang. The melody proceeded from a heart toucht with the pangs of sorrow but soothed with the satisfaction of Heaven's assurance:

There's never a day so dreary
 But God can make it bright,
And unto the soul that trusts him
 He giveth a song in the night.

There's never a path so hidden
 But God will lead the way,
If we seek for the Spirit's guidance
 And patiently wait and pray.

The preacher* came forth and poured out his spirit to the people:

"And the King shall answer and say unto them, Verily I say unto you, Inasmuch as ye have done it unto one of the least of these my Brethren, ye have done it unto me."

"It was a principle laid down by our Lord and Savior that greatness must rest upon service. When the disci-

* Reverend W. C. Cleland.

plies clamored for the first place, He proclaimed to them that, 'If any man desire to be first, the same shall be last of all, and servant of all.' Truly as the night follows the day, service has its reward. . . . These are they that come up before the Lord and Master at the final reckoning, when they shall receive their reward and the words of consolation that shall come from him on that occasion.

"We have gathered here this afternoon to pay our respect to the memory of John Merrick, one of the makers of Durham, and not only of Durham, but of this country. One who has struggled thru many difficulties and hardships; who has come from the lowly walks of life and made his way among the financiers of this country. But we do not look upon him as a mere financier, for he was more than that. As we follow him thru his struggles in life, day by day, we discover that there breathed within his mortal frame a great soul. It was not his purpose simply to get money in this life but it was his purpose to live a life in harmony with his friends and in touch with his fellow-man. The words that we say will be a very small tribute to the life of the deceast; but if you will take a few moments and move up and down the streets in Durham you will find the true work of his great soul as it is proclaimed from the lips of men and women with whom he came in contact. A man cannot accomplish very much in life if he is not in harmony with his surroundings; if he is out of touch with his fellowman. But that man who sets himself against obstacles, that man who casts his lot with his fellow-man and moves forward with him to a common

destiny, that is the man who amounts to something in this world. Whether he be a white man or a black man, he stands out prominently as one of the makers of this world. . . .

"It has been only a few hours since widows here proclaimed the true value of the man who has past off the stage of action. It was touching when a widow not long ago came to the parsonage and said: 'John Merrick stood by me when I was in trouble; that man helpt me.' That is one of the many praises that come up not only from Durham but from other parts of the country. Many boys and girls here and elsewhere can trace their beginning in life to the charity and forethot of the man who is now deceast. John Merrick has simply ceast to breathe here. The life that he has lived will perpetuate itself in the lives of those whom he has toucht.

"He was not satisfied with touching the lives of those in his immediate surroundings but when he lookt out upon humanity he seemed to catch a vision and he endeavored to follow the reality of the vision in order that he might help men and women all over this country. When the widow was shedding briny tears he provided, thru his efforts, that the briny tears might be brusht from her eyes. I have not dared to estimate all the ways that this noble life has toucht the lives of others in charity and sympathy and generosity. . . .

"He did not stop there. He was not satisfied with material gain but the deceast lookt up to that God from whom all help comes; the God of our fathers was the one he lookt to for his guidance and help. He was a

Christian. We would not dare to say he did not have his faults for that is only to be human; and that very fact is why the Son of God came to this earth that all might go down to the Healing Stream and be made servants of God. He suffered no opportunities to depart from him that he might do service. When God saw fit to end his life he put up a brave fight; not because he feared death but because he wanted a few more days to carry on the great work. But God said, 'John, come up higher.'

"My friend and brother, this afternoon, are you ready to take up the mantle where he dropt it? Are you ready to carry on the good work? May someone rise up to take the mantle of the deceast! We find he is among the number to whom Christ said, 'Inasmuch as you have put bread in the widows' and orphans' mouths, you have done it unto me: receive this crown of life that is laid up for you.' Sleep on, John, and when the bugle from on high shall sound that morning and the army of God shall come up and inherit the Kingdom prepared for them at the foundation of the world the Master shall say to you, 'For inasmuch as you have done it unto the least of my little ones, ye have done it unto me.' "

Next came a friend* with a heart filled to overflowing but with an exultation of spirit and a surety of faith:

"Friend after friend depart,
"Who hath not lost a friend?"

* Mr. W. G. Pearson.

"When John Merrick finisht his work and stept into his little boat and steered for the Beulah Land, I lost a friend:

"As a business man he had the confidence of both black and white folks. My relationships with him have been many and varied. We pleasantly rubbed shoulder against shoulder in the organization of the North Carolina Mutual Life Insurance Company and the Mechanics and Farmers Bank, and in the development of the Royal Knights of King David. At his death he was the Supreme Grand Treasurer of the last named organization. During the many years that he held this position he displayed the greatest integrity. I can never forget the valuable assistance and timely advice I received from him. He was the fortunate possessor of wonderful business acumen. He did not view labor as a burden or chastisement but as an honor and glory.

"As a citizen his chief motive power was a regard for duty. This abounding sense of duty was the crown of his character. It was the regal and commanding element in his character which gave it unity, compactness and vigor. When he clearly saw his duty before him he did it at all hazards and with inflexible integrity. Neither did he perform it for effect, nor did he think of the glory of its reward; but because he knew it was the right thing to be done. Being inspired by a high and noble resolve, he was enabled to stand at his post at all times. To him we owe a large measure of the public improvements in Hayti. Durham has sorely missed him. Nevertheless, he has made himself a model for all of us

who yet remain to follow with feeble and unequal footsteps in all our civic duties.

"No less did he make himself prominent in church activities. It was thru him that the late Washington Duke gave large donations toward the construction of St. Joseph's A.M.E. Church. Nor was he unmindful in the matter of philanthropy. Lincoln Hospital, the Durham Colored Library and the Library Building at Kittrell were recipients to his philanthropy. He never turned from his door disparagingly the deserving poor but helpt them with kind words and generous deeds.

"True to friendship, his home was mine and mine was his. When dangers and difficulties arose he was at my side helping to dispel impending gloom. There was nothing too sacred to confide in him. The very sight of him was an inspiration to me. It was a source of great pleasure for me to look upon his manly face, to see him smile, to grasp his hand and hear him say, 'Hello, Bill.' The echo of that voice is still ringing in my ears and will continue to ring until I hear him shout across the ferry,—'Come on, Bill.'

"As a friend I could not help but admire his wonderful equanimity of disposition, his patience and forbearance, his kindness and thoughtfulness of others, ever realizing that in seeking the good of others he was seeking his own. His large and comprehensive nature made him the most loving, trustful and cheerful of men.

"Having known John Merrick so many years, I can say that he was the most dependable man I have ever

known. Dependable in judgment, in friendship, in character, in integrity, in his common sense, in the correctness of his conclusions and in his convictions."

Last came that stalwart man*, so much in manner and form like the comrade whose praise he sung:

"It is no easy task for me to respond to the request of the Master of Ceremonies here today and speak over the lifeless form of my beloved friend who lies there under a bank of flowers.

"I would feel more at ease to sit there in silence with the family; but others thot different and so I yield. There is, however, no reason why I should not mingle my voice with others in this tribute of last respect to one with whom I enjoyed such a close fellowship.

"John Merrick made his own record and wrote his name high on the pillar of fame. He lived! His was not merely an existence of a human being passing thru life and filling space. No, he lived a life of usefulness and blessedness that made the world better because he lived. In this he was one of the world's richest benefactors. Having overcome difficulties and removed obstacles that he found in his pathway, he knew how to sympathize with and feel for others who had to contend with these things in the battle of life.

"Indeed it was after he had past others along the highway of life and could look back and see them struggling against great odds and disadvantages that he be-

* Mr. John R. Hawkins.

came inspired with the thot to do something that would make life easier and relieve suffering. He knew with what strong ties of devotion were bound together the members of a family and what it would mean to throw around that family circle some form of protection. Following this idea he founded the North Carolina Mutual and Provident Association which has grown to be the largest of its kind among Negroes of the world. From every state and section into which it has gone have come representatives who are here today, with choicest flowers and tenderest emotions for him whom we all loved and whose memory we delight to honor.

"Yes, we owe him all honor and praise, for John Merrick was truly a *Man of Honor!* He was an honor to this community; for Durham is the richer and better because he was a part of it. Its business life, its social life, its religious life—all have been made better because of what he contributed to them. He was an honor to this State and North Carolinians everywhere have been proud to point to him as one of its illustrious sons and one who was always jealous of the good name and reputation of his state. He was an honor to this Nation and stood in the rank of those who believed in the principles laid down in the constitution of our government and was every ready to uphold those principles with life and fortune.

"Of his personal traits or habits of life we need but remark that his was a life of service and inspiration. Indeed, he seemingly forgot self in serving others. A more genial, thotful person never lived. He was ever on the

alert to see what he could do to contribute to the pleasure, comfort and happiness of those around him. And if you were not happy in his presence it was not because he did not shed a ray of sunshine around you; for his was a buoyant, cheerful spirit. Possibly this was most in evidence in the inner circle of his own private home, where he was indeed a prince as a husband, father and friend. There is where I learned to know him best and appreciate him most. There is where I saw in him the jewel of unmeasured worth. There is where I found myself setting him up in my own life as a worthy example and growing to love and trust him; and I believe it was reciprocal; for I think he loved and trusted me. One of the evidences was that he entrusted to me the responsibility of directing the education of two of his daughters—a trust which I regarded as a compliment both to me personally and to Kittrell College, the institution of which I was then president. I regard it fitting to say that John Merrick still lives at Kittrell College in the beautiful library building donated by him and named in honor of his devoted wife.

“He was a man with a fine sense of interpretation. His opinions on various subjects were generally well founded; and tho cautious and measured in expressing them he showed that he possest a keen insight to human nature and such a practical knowledge of men and things as to make his judgment and opinion of great value and service. Hence his call to so many positions of honor and trust. We followed him because we believed in him.

“But I must stop—I close with this that: John Merrick lived not only in the present. He was a man of vision. His was the Vision Beautiful. He was a worshiper of the beautiful. He appreciated beauty in his home and elsewhere because his tastes were beautiful. One writer says, ‘Wake up a taste of beauty in one’s life and he will make all around him beautiful.’

“Virgil speaks of the bow of his friend lighting up the firmament as it flew upwards. John Merrick’s soul has taken its flight upward, heavenward; and because that life, that soul was filled with light and beauty it leaves no darkness behind it, nothing but light and love—love and light!

“Father, husband, friend we have traveled long together,
Both thru fair and stormy weather,
'Tis hard to part with one so dear.
Then steal away, give no fair warning,
Say not good night, for in a fairer, better clime
We'll say ‘good morning.’ ”

On a woody knoll, near the side of a hill, he was laid in the peace and quiet of the Violet Cemetery, the burial ground which he had opened for the people of Durham and had named for his little mother. He sank into her arms and she took him on her breast for his last, long repose.

CHAPTER XVII

A CLOUD OF WITNESSES

PRaise and sorrow were everywhere exerted by the friends and acquaintances of Mr. Merrick at his death. Hundreds of telegrams and letters were received by the family and officers of the North Carolina Mutual, all telling the same story and bearing the same tribute to the great example of his life. They came from people in all walks of life and of both races, North and South. Only a few of the most expressive of these testimonials can here be quoted:

“You have my most sincere sympathy and prayers in this hour of your great sorrow. . . .”—DR. S. G. ATKINS, *Principal Slater Normal School*, Winston-Salem.

“The race loses one of its greatest assets in the passing of John Merrick. Quiet, unassuming, yet withal a great doer of things. Our hearts bow in sympathy with you in your present bereavement.”—IRA T. BRYANT, *Secretary-Treasurer A.M.E. Sunday School Union*, Nashville.

“I wish to express deepest sympathy for you and family in the great loss which we all sustain in the passing of your husband who was a man of high character,

unusually keen business sagacity, yet always generous and kind."—R. R. MOTON, *Principal Tuskegee Institute*, Tuskegee.

"Standard Life Insurance Company, in common with the entire race, mourns the loss of your distinguisht co-worker and friend, John Merrick."—HARRY H. PACE, Secretary, *Standard Life Insurance Company*, Atlanta.

"We mourn with you in the loss of a worthy citizen, a Christian gentleman, a devoted husband and father. Deepest sympathy."—(MRS.) CHARLOTTE HAWKINS BROWN, *Principal Palmer Memorial Institute*, Sedalia.

"Please express my sincere sympathy to Mrs. Merrick and family. His life and success should be an inspiration to us. His death is a great loss to the race in this critical period."—COL. JAS. H. YOUNG, *Grand Endowment Secretary, F.A.A.M.*, Raleigh.

"John Merrick was beloved by all because of his most lovable habits. All of us have lost a sincere and valuable friend, therefore we share with you and family your grief. Kindly extend family tenderest sympathy of A. and T. faculty and of my family."—JAS. B. DUDLEY, *President, Agricultural and Technical College*, Greensboro.

"Shockt to learn of Brother Merrick's death. To me his death is a personal loss. The Negro race has lost one of its strongest business men, Durham one of its foremost and most exemplary citizens. Condolence to family."—BISHOP GEORGE W. CLINTON, *of the A.M.E. Zion Church*, Charlotte.

"Please express to Mrs. Merrick and her family my sincere and deepest sympathy in their great bereavement. Mr. Merrick was one of Durham's best citizens and a most useful man of the race. His loss will be greatly felt."—FRED R. MOORE, *Editor New York Age*, New York City.

"To live in the hearts we leave behind is not to die. Officers and agents join me in expressions of deepest sympathy to you personally and your Company in the double loss sustained."—S. W. RUTHERFORD, *President National Benefit Life Insurance Company*, Washington, D. C.

"News has just reacht me of the sad, sad death of my dear friend, John Merrick. The shock was most distressing, because of his great value to the country at this time. How glorious is the life of a well-spent man; tho it passes, yet its influence remains. It has pleased God to take from us our dear brother. He has been enrolled in the chapter eternal. He played only in the ascending beams of the purest fountain. His abbreviated career but reminds us what it means to live a great life.

"In thot, deed and character he represented the loftiest ideals of American manhood and he fell asleep when the allotted time came. We must prepare to meet him again, to part no more, when the Master calls."—EPH WILLIAMS, *Owner of Eph Williams Show*, Winter Park.

"Please express my deep and profound sympathy to the family of dear Mr. Merrick. He was such a rare type of cultured gentleman. North Carolina has lost a

noble citizen, the colored people an inspiration. Durham has cause to mourn such a benefactor.”—BISHOP J. ALBERT JOHNSON, *of the A.M.E. Church*, Philadelphia.

“The news in the morning’s paper distrest and saddened me. I was aware that he had been ill but hoped that his life would be spared just a little longer. And this hope was increast when I saw him for a few minutes in June. In the death of John Merrick the world has lost a man, the race a leader in the true sense of leadership and his friends and intimates one most loyal and unselfish.”—J. E. TAYLOR, Wilmington.

“He was a man to make friends, never to lose them. He was a man always seeking opportunities to do good. Merrick, John O’Daniel, another noble character, and I used to associate together and were called the ‘Three Johns.’ Sunday afternoons we would go down among the poor for the purpose of rendering assistance, usually on the suggestion of Merrick. This shows what kind of a man Merrick was. He could not say ‘no’ when anyone askt a favor and was always a contributor to the cause of God and humanity.

“Merrick and I, with Prof. W. G. Pearson and others, were associated together in the work of the order of the Royal Knights of King David. He was treasurer of that organization. He was also connected with the Three Johns’ excursions which became very popular thruout the State.

“No ordinary man could have grapt the situation or brancht out in the business world without possessing the qualities held by Merrick. John Merrick was a man in the strictest sense of the word.

"A great pleasure was my visit with Merrick four summers ago. I still found my friend to be the man I had known him to be in the years gone by. When I arrived in Durham I was met by a large auto with orders that I come to his office. I was greatly imprest by the large office building which housed the insurance Company. Down below, on the first floor, was his banking institution.

"I was taken to the home and renewed my acquaintance with the family. I was taken to my chamber by Mr. Merrick. On the table was a box of fine Havana cigars. He graspt my hand and gave me a welcome that almost brot tears to my eyes, as I thankt him.

"I had a pleasant stay of two days with Merrick, and as we parted at the railroad station he graspt me by the hand and said, 'Wright, I shall never forget you, old fellow, and how much I owe you.' I then bade him goodbye and the saddest day of my life was when I heard of his death."—JOHN WRIGHT, Washington, D. C.

The Press

The press of the country, colored and white, carried news stories of Mr. Merrick's life and achievements. Practically all of the Negro journals and many white papers carried special articles and spoke editorially.

The Insurance Leader, one of the leading insurance journals, publisht at St. Louis, carried

a page write-up with a cut of Mr. Merrick. It said in part:

"A very notable colored life insurance chief executive, Mr. John Merrick, founder and president of the greatest Negro life insurance company in the world—the North Carolina Mutual Life Insurance Company of Durham, N. C.—is dead. The story of president Merrick's life is one of the most interesting fact-romances in all the annals of important southern history. . . .

"The Insurance Leader finds much pleasure in thus sketching the career of this most famous colored life insurance president—the able head of the world's greatest Negro life insurance Company.

"With so brilliant guide lights as the careers of Booker T. Washington and John Merrick—the one a great teacher, the other a great financier—the colored people of America never need ask a white person the way to honorable and greater success."

The *Morning Herald* and *Evening Sun* (white), of Durham, have always been generous in reporting the progress of and giving just credit to the achievements of Durham's Negro citizens. These papers extended sympathy during the illness of Mr. Merrick. At the time of his death they carried news stories of the life and work of John Merrick and also commented editorially.

The *Greensboro Daily News* (white) published a long editorial under the caption: "Death of 'Duke's Barber'". It said in part:

"The life of John Merrick, of Durham, the best known colored man in the business life of North Carolina, until his death Wednesday night, is evidence that for the Negro of gentility, love of home, industry and thrift, there are few things for which he may not strive and still fewer that he cannot attain. . . .

"John Merrick was not schooled in the institutions, but he was a race philosopher who found in his few choice books the ways of all men. He had utterly no patience with those race leaders who sought near-cuts to place and power thru gifts of philanthropy rather than thru elemental excellencies. Were there any discriminations against him and his race? Of course, he felt them, for he was a Negro gentleman of keen brain and fine sensibilities. But he knew as a condition to receiving things his race must seek first things first; and everywhere, more in the privacy of his settlement, his office and his church than publicly before the whites, he preached the doctrine. And he scorned the maker of trouble who sought to break the law of growth and reward. . . .

"Along with his patience was a clever trade principle which held it the quintessence of folly to hope for the admiration of the world while asking only its pity. The race had something to sell, artisan's work, agricultural products, manufactured articles; it had supply and it

had demand, he said; and no market is afforded for the race, he taught, which declares itself bankrupt.

"His death is distressing at a time that calls most for his gospel. But his life has been a benediction which will last."

The Raleigh *News and Observer* (white) carried the following editorial:

John Merrick—A Lesson

"Last week a death occurred in Durham that is worth a little study by the colored people of North Carolina. He was John Merrick, a Negro, sixty years old, and a man who had won success, not only as it is measured by figures, on a bank ledger, but in that large sense of being useful to the world in which he lived and to his fellowmen.

"John Merrick went to Durham a stranger from Sampson County when a young man but died there one of the best known men in the city. He was industrious and frugal, two things worth emulating by any man, black or white. He workt and saved his money, and when he had a little accumulation he put it into productive property, also an example worth following. He joined with others in founding a hospital and a library and a bank and a fraternal association and in various ways he workt for his own prosperity and for the advancement of his people.

"But he did still more. Instead of occupying his time bewailing any actual or supposed handicap that he

encountered he devoted his energy to making the best of the wide opportunities that this country gives all men, black or white, and he won out.

"And that is the point that would be made from his example. Perhaps he fought in a narrower field than is the luck of some men. But he showed that his field was broad enough for honest, industrious effort, and that a Negro can make substantial friends among his white acquaintances who will stand by him and help him along if he cares to show himself entitled to that kind of help. John Merrick had no monopoly of opportunity. The same world is open for any other Negro that was open for John Merrick; but he must avail himself of it as Merrick did. It is the same world that is open to any other man. In Durham as in every other place in North Carolina, now as in the older days and always, the gods help them that help themselves. John Merrick had a host of solid friends among his white acquaintances and so will every other man, no matter what his color, who shows himself to be deserving. This is a lesson all should learn thoroly."

APPENDIX

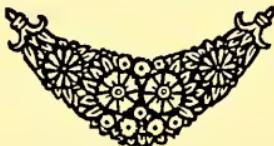


There is nothing sweeter
Than memories of such a friend.
He loved me in life;
I loved him in life and in death.

A. M. MOORE.

He was not only a loyal business partner and a firm and loving friend, but he was also a big-hearted sympathetic brother. I never made an important decision without consulting him, and always placed the utmost confidence in his judgments, because I knew he considered my interests his.

C. C. SPAULDING.



RESOLUTIONS
OF THE
BOARD OF DIRECTORS
NORTH CAROLINA MUTUAL
LIFE INSURANCE COMPANY
AUGUST 15, 1920

THE hand of death has been laid upon our beloved friend and co-worker and has ended our earthly connection as partners and comrades. Unspeakable grief casts a pall over us and saddens our hearts as we face this event. It is but human to bewail the loss of a loved one, a constant friend, a tried and true companion who was bone of our bone and flesh of our flesh.

Aside from his family we were closest to him and knew him best. We knew him to be a great-hearted, big-souled, broad-minded man combining rare elements in his nature. He was love, he was warmth, he was light: many-sided yet remarkably simple and earnest. To know him was to admire him. Once he had smiled upon you and had

graspt your hand in his friendly way you never forgot either the warmth of his friendship or the joy of his countenance.

Thru the years of our labor together he was always the same even-tempered, prudent, humble but forceful leader of men; and we followed him always to our mutual advantage. We turned to him as naturally as does the sun-flower to its controlling light—but we are sustained and do not droop our heads even after this light has ceast to shine on earth. The reflected radiance of its recent lustre still shines about us and we cannot falter nor fail while we cherish his memory.

A judgment so rare, a disposition so finely tempered, a heart so filled to over-flowing with the desire to serve his fellow-man, a spirit so jubilant, so full of assurance, so overmastering and so contagious—such was the nature of the man whom we mourn, our beloved founder, president and co-worker, who has now ended his earthly labors and gone to his great reward of peace and happiness forever.

We, his co-workers and loving friends who strove to uphold his hands on earth and who cherish the memory of him in Heaven, register

here our distress and spread this resolution of sorrow on the permanent records of the North Carolina Mutual Life Insurance Company, in order that neither time nor the failing memory of man may rob John Merrick of the glory and honor and praise which to him belong.

Faithfully subscribed,

A. M. MOORE,
C. C. SPAULDING,
J. M. AVERY,
E. R. MERRICK.

In Memoriam

Address of Dr. R. Baxter McRary Before the Agents' Conference,
July 18, 1920, St. Joseph's A. M. E. Church,
Durham, N. C.



HISTORY and tradition furnish abundant evidence of a custom which has been observed by nations, commonwealths, communities and individuals since the mind of man runneth not to the contrary—that of assembling themselves at suitable times and places to pay tribute to the memory of those who had rendered conspicuous service to society or, in some unusual way, had left the impress of their lives upon their contemporaries and co-laborers. The ceremonies observed on occasions like this are not intended to open afresh the eloquent wounds which time has soothed tho it can never completely heal; neither to fathom the fountain of our tears which is too deep for words.

If, therefore, any should ask why we are assembled at this time, at this place, and under these auspices, we would answer—It is to break an alabaster box over the memory of our friend and

brother, the late lamented John Merrick; to recall also some of the outstanding traits of his life and character which endeared him to us, as we believe they did to all who knew him, and to gather inspiration and courage to face our own tasks as we contemplate the manly virtues which in many ways distinguisht him. Personally, I bring no flower to place on his grave that I would not gladly have given him while he could have enjoyed its fragrance. He was my friend,—not in the sense of little kindnesses that imposed mutual obligations, but in that broad, deep sense of manliness and integrity which would not flatter me in my presence nor allow me to be maligned in my absence. As I make the inventory of the friendships that remain I miss that of John Merrick. I would not overdraw the picture, neither would I detract from his splendid personality.

Perhaps the most familiar and at the same time the most mysterious phenomenon in our world is human life. In the presence of its advent science stands with uncovered head. Philosophy finds the study of its manifestations and processes the most absorbing and yet the most baffling theme that challenges contemplation. Love, divine essence, accepts it as God gives it

and, faithful to its sacred trust, laughing at locks and bars, braving tempests, bridging seas, scaling mountains, daring flames, follows the path of life to the very brink of the grave. When it makes its exit from the material universe love refuses to turn back; but with sublime faith reaches forward across the tomb in which reposes the mortal tenement of the object of its devotion, as if to thrust aside the veil which the pale hand of death has drawn and peer into the mystic realm beyond. The existence of that realm is predicated on revelation and faith and each of us, by the very laws of our being, instinctively turns toward it, sensing the thought of the author who wrote:

“And lo! they have past from our yearning hearts,
They cross the stream and are gone for aye;
We may not sunder the veil apart
That hides from our vision the gates of day;
We only know that their barks no more
Sail with us o'er life's stormy sea;
Yet somewhere I know, on the unseen shore,
They watch and beckon and wait for me.”

While traveling on one occasion I encountered a man who I observed was watching me intently. Presently he approached me with a rather pleased expression on his countenance which underwent

a change as he drew near me. He accosted me, saying, "Do you know John Merrick?" He did not designate the place where the man of whom he spoke lived; which was as much as to say, "Everybody should know John Merrick." It de-velopt in the conversation which followed that the stranger thot he detected some slight resemblance between the man of whom he spoke and whom he evidently admired, and me. I do not know that we have ever met since, but should I ever encounter the stranger again I could find it in my heart to wish that he might discover in me not merely a possible physical reminder; but that he might discover also some token of the disposition and temperament which were characteristic of John Merrick and which made him easily the favorite in whatever circle he moved—whether in the social circle, in the fraternity hall, in business association, in patriotic endeavor or in the religious realm. In each and all of these he wielded exceptional power.

John Merrick was a gentleman. I do not use the term gentleman as of one born to that estate in life by reason of which lineage, inherited wealth or exclusive social position secures immunity from the environment which is the lot of

those whom men call less fortunate. Nor do I use it in the sense that his face was never wet with the sweat, nor his fingers soiled with the marks of honest toil. Such a use of the term gentleman would be obviously out of place as applied to John Merrick. Perhaps I could best express what I have in mind by coining two words out of one and saying—He was a gentle man. As such I knew him. Well favored, approachable, affable, obliging and withal possest of a personal magnetism that attracted all with whom he came in contact and held them to him by the strong cords of respect and confidence.

There is a sense in which none can so well appreciate the peculiar circumstances of another as can one who has past thru a similar ordeal. It so happened, providentially as I now think, that Mr. Merrick and I were temporarily thrown into pleasant association at Baltimore, whither we both had gone in quest of health and the services of skilled specialists. Neither of us knew the other was going, but it happened that we found shelter in the same home. Our surprise at meeting was as mutually agreeable as could well be expected under the conditions which obtained. Altho he greeted me in the kind and courteous

manner which was so characteristic of him it was at once apparent that he was suffering keenly. When he came in from the sanitarium after his first treatment he stopt a few minutes in my room. In reply to my inquiry as to how he felt, he said: "I don't feel quite so cheerful now. That radium burnt my foot right much." Then he remarkt that the specialist exprest the opinion that he could be relieved. He subsequently returned to Durham.

I was still there when he came to Baltimore for his second treatment. I noted that his face ap-peared pincht and drawn as tho from much suf-fering. The next day he seemed brighter, and as I sat by his bedside while he reclined and enjoyed his cigar, he talkt with much of that cheery, genial spirit which was a part of him, altho he frequently changed the position of his afflicted limb evidently trying to secure a respite from pain. Ever and anon he would apparently forget it as he talkt of business, and especially when he became animated as was his wont when he spoke of our people and the outlook for our race. I recall distinctly how, when speaking of conditions as he had observed them in cities he had visited in various sections of our country, he said very

earnestly: "After all, down home in the South is the best place for our people to develop their own resources." John Merrick believed in his race. He was not unmindful of the substantial friendships from the other race, which are invaluable; but he uniformly emphasized the need of initiative on the part of the individual and manifested faith in the capacity of the race to achieve. He insisted that adaptability, integrity, industry and faith in God would ultimately receive their just reward.

I trust I do not violate the proprieties of the occasion if I pause here a moment to say that, in my opinion, any program we have made or may make, no matter whether we relate it to private interests or to the public weal, is fatally defective unless it includes the conditions of success mentioned by Mr. Merrick on the occasion to which I refer. The history of the progress of civilization and of the development of any significant reform in society discloses the fact that initiative is an element of leadership and not of mass movement. It rarely, if ever, originates with the mass. In politics, in civic righteousness, in education, the crowd waits for the leader who has a vision to point the way.

To formulate a code for others to follow is a comparatively easy thing for the average man to do; but how often have we observed that the individual who can do this with the utmost facility lacks the moral stamina and the quality of adaptation necessary when it comes to his own case. It is a fine thing to have a program; it is a much finer thing to work the program. "A vision without a task is a dream. A task without a vision is drudgery." John Merrick hitcht his task to his vision and changed the vision into a reality. The genius to plan is a prerequisite to success but genius alone is insufficient. It must be backt up by the determination to execute and the indomitable will to persevere.

It was a long step from Merrick the brick mason, or from Merrick the barber, to Merrick the bank president and founder of a great insurance company. If there was any logical relation between these vocations I have not been able to discover it. I think however a fair deduction is that, in the narrower sphere this man cultivated the habit of close attention to what many would have ignored as inconsequential details. He considered that whatever was worth doing at all was worth doing well; and in his daily routine of du-

ties, whether arranging his own affairs or serving others, he was methodical and painstaking and so developed the habits which characterized his undertakings as the sphere of his labors enlarged.

One of the outstanding facts which I have often heard mentioned both in the forum and in private conversation by men of both races, in and out of our State, is the amicable relations that exist between the races in North Carolina. In this connection, Durham is not infrequently cited as an illustration in point. In a greater or less degree I think the same may be affirmed of many of the communities in our State. Such a situation, for which we are all profoundly thankful, is to be largely attributed to the fact that there are to be found in these several communities a few men of both races who are—if I may so express it—safety valves of the body politic. Another way of putting it is that they are the shock absorbers of the impact between the races.

In this category I unhesitatingly place Mr. Merrick. He was manly without being radical. He was conservative without being obsequious. And from this point of view alone he was a valuable asset to his community. The relations between the races will be greatly helpt everywhere

if the tribe of such men can be increasest. They are not always the most erudite nor the most loudly applauded; for they are sometimes misunderstood by the less thotful of their fellows. Sometimes their motives are impugned but their integrity can never be successfully assailed. And in the after-glow of calm reflection their memory will be honored even by their critics. They build for themselves monuments in the hearts of men, more lasting than shafts of marble or tablets of bronze.

No delineation of the personality of John Merrick would be even approximately correct without noting his equable temperament. Neither disappointment nor success seemed ever to disturb his equilibrium. But he was in no sense a fatalist. While he believed with the great poet of nature that

"There is a Divinity that shapes our ends,
'Tho we will rough-hew them how we may,"

his version of that familiar couplet evidently inclined to the thot that what the poet had in mind was not that the rough-hewing would be diametrically opposed to the direction of the divine shaping; but rather that having done one's best

in developing one's talents and powers in the right direction, the Divine Architect would give them symmetrical form and favor. His serious moments, of which he had his share, never spelled a grouch. His laughter was spontaneous but never suggested silliness. One felt restful, never restless, in his company. There was, withal, an atmosphere about him which suggested the thot of a remark Frederick Douglass made on one occasion concerning Mr. Lincoln. He said: "When in the presence of Mr. Lincoln, altho I never did it, I always felt as tho I could go up to him and put my hand on his shoulder as on that of a big brother." I suspect there are not only young men but there are children in this audience who remember Mr. Merrick as a big brother.

Speaking of Lincoln, I recall having heard Bishop Matthew Simpson Hughes, now of sainted memory, say, in his famous lecture on Abraham Lincoln, "The greatest discovery of Abraham Lincoln was Abraham Lincoln." I have often considered that expression. In a very important sense I am sure it is true. But as I think of it I doubt that Lincoln ever fully discovered himself. I am almost sure his contemporaries never completely discovered

that unique and matchless character in American history. They recognized in him something indefinable, an element of his character that eluded their most searching analysis, something which differentiated him from other men of his day, something that won their confidence, their loyalty, their love, something that inspired them to nobler thoughts and higher living. In a word, they apprehended without fully comprehending the man Lincoln. Posterity is still discovering him. His contemporaries were too close to him to measure his greatness. He was like a tall mountain whose towering summit cannot be seen till we withdraw from its base.

By the same token, I submit it is not too much to say that these men who have come hither from a dozen different states to pay deserved tribute to the man who won and held their esteem, their confidence and their love, whose courage challenged their admiration and whose example inspired their emulation; these who were more intimately associated with him in his business career; these neighbors who greeted him as he encountered them daily in the busy scenes of life; these community workers who relied upon him as a sympathetic friend in all their worthy under-

takings; these townsmen of his who knew him as a good citizen and counted him as an asset of Durham and of North Carolina will, more and more, as the years come and go, discover John Merrick and place a more intelligent estimate on his real worth to his race, his community and his State.

I think it should be said of John Merrick that he was a patriot. When, in response to the call which was heralded thruout our national domain, our people were everywhere splendidly demonstrating their loyalty to the flag, he set an illustrious example in helping to furnish the sinews of war and in encouraging all whom he could touch with his influence to do likewise. Very well do I recall the Sunday when, associating himself with others of your distinguisht citizens in conducting a great patriotic meeting in the Academy of Music here, his voice rang out as clear as a bell in denunciation of the enemy of our common country and in justification of the cause which our government had espoused.

Best of all John Merrick was a Christian. As such he wrot well as trustee and steward and as president of the Christian Endeavor League of the Church of his choice. In these days of unrest

and conflicting interests, amid the engrossing cares of business life, so many men falter in their allegiance to the Church. Not so with this man. His program always included Christian Stewardship. With him the personal equation counted for much; but all his activities in private and public life are indicative of the fact that he believed that no man is capable of the highest service who leaves God out of the account.

Beyond the sacred threshold of the family circle I must not follow him. Out of that shrine of love and devotion his regnant spirit took its flight to a home where no pain or parting ever comes.

“Green be the turf above thee,
Friend of my better days;
None knew thee but to love thee
Nor named thee but to praise.”

STATE OF NORTH CAROLINA
INSURANCE DEPARTMENT
RALEIGH

OFFICE OF

JAMES R. YOUNG,
Insurance Commissioner.

I, James R. Young, Insurance Commissioner, in and for the State of North Carolina, do hereby certify that the North Carolina Mutual Life Insurance Company of Durham, North Carolina, is chartered and organized in this State and licensed by this department, and considered safe and sound.

This Company has been doing business in this State under supervision of this department for a number of years and has been unusually successful, not only in the conduct of their business, but also in dealing honestly and squarely by the people of this State, and in a proper adjustment of their claims. The officers of the Company on account of the manner in which they have conducted their business are entitled to full faith and credit as such.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal, at the city of Raleigh, this the 11th day of March, A.D., 1920.

(Signed) JAMES R. YOUNG,
Insurance Commissioner.

EXTRACTS FROM AUDITOR'S REPORT
ON THE
NORTH CAROLINA MUTUAL LIFE
INSURANCE COMPANY

RALEIGH, N. C., April 21, 1920.

HON. JAMES R. YOUNG, Insurance Commissioner,
Raleigh, North Carolina.

SIR: In compliance with your instructions an examination of the North Carolina Mutual Life Insurance Company, of Durham, North Carolina, has been made, and a report showing the condition of the Company's affairs and its financial statement as of December 31, 1919, is herewith respectfully submitted.

HISTORY

The North Carolina Mutual & Provident Association was originally incorporated as a mutual assessment concern. On August 6, 1913, the charter was amended eliminating the assessment provision and introducing a provision to the effect that none of the members of the Association should be individually liable for its torts or its debts or contracts except to the extent of the dues and premiums agreed to be paid by the members and set forth in the policy contract.

On April 7, 1919, the name of the concern was changed to the North Carolina Mutual Life Insurance Company and the charter was amended accordingly.

The Company originally transacted only industrial, sick and accident business. In 1899 it commenced issuing industrial straight life policies on a weekly premium basis. In 1904 the Company commenced issuing business on Ordinary plans on annual, semi-annual, quarterly and monthly bases. However, the monthly premium basis was discontinued in 1912.

The Company is operating in Arkansas, District of Columbia, Florida, Georgia, Maryland, Mississippi, North Carolina, South Carolina, Tennessee and Virginia. Only Ordinary business is transacted in Arkansas, District of Columbia, Florida, Maryland, Mississippi and Virginia. Since the date of last examination the Company has been admitted to the states of Arkansas, Florida, Maryland, Mississippi, Tennessee and Virginia. It is now applying for admission to Alabama and Oklahoma.

ORGANIZATION

By its charter the corporate powers of the Company are vested in a Board of Directors. The Directors have the power to make by-laws for its government, prescribe the necessary officers, their duties and compensations, require bonds from such of its officers as occupy positions of trust, determine the classes or kinds of policies and the premiums to be paid, and do and perform such things as may be necessary for the proper conduct of the business of the said corporation. At the present

time the Board of Directors consists of the following: A. M. Moore, M. D., President; J. M. Avery, Vice-President; C. H. Donnell, Medical Director; C. C. Spaulding, Secretary-Treasurer; E. R. Merrick, Assistant Secretary, and W. J. Kennedy, Jr.

Four of the above directors are also officers of the Company and devote all their time to the Company. C. H. Donnell, Medical Director, only devotes a part of his time to the work of the Company. W. J. Kennedy, Jr., is in the employment of the Company as a department head.

All the present officers of this Company have been connected with it for a large number of years and their ability has been proven by experience. They appear to realize their great responsibility as directing heads of the largest insurance company of their race, and to appreciate the fact that the confidence of the members of their race in its own financial leaders is dependent upon the honest and successful management of such institutions as theirs.

The employees at the Home Office are well organized, capable, and show a real interest in their work.

SCOPE

The last examination of the Company was made by the North Carolina Insurance Department as of August 31, 1916. The present examination covers the period from August 31, 1916, to December 31, 1919.

The minutes of the Company were read and they appear to be properly kept and to record all important transactions.

The premium income is reported by the superintendents of each district upon a summary sheet made up of the individual reports of agents, and shows the gross collections, commissions, sick claims, agency expenses, and the net remittances to the Company. All remittances are received by the Secretary-Treasurer, the funds turned over to the Cashier, and the report summary to the Auditor; the report summaries are audited, and entered in an agency register classified first by States and summarized by months, while the Cashier makes up deposits which are checked with the report of the Auditor. The summary of reports after having been audited are entered upon a cash journal which shows all of the financial transactions of the Company for the year. No checks or money orders are honored by the banks or postoffices for payment or deposit unless endorsed by the President or Secretary-Treasurer, and no disbursements are made except by check over their signature. In this way an efficient internal check is kept upon the income and disbursements of the Company. In our audit test checks were made for the years 1916, 1917 and 1918 from the original reports of agents thru the agency register into the cash journal, and a detailed check of the entire year of 1919 as to receipts and disbursements from the original reports of agents and from the original checks to the cash journal.

The books of account of the Company were found in excellent condition and the figures taken therefrom from which the financial statement is assembled show

to the best knowledge and belief the actual condition of the Company on December 31, 1919.

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BONDS

The President and Secretary-Treasurer are personally responsible for the funds of the Company and are bonded in the sum of \$10,000 each.

CONCLUSION

Messrs. E. H. Lee and I. G. Farrow participated in the work of this examination and we gratefully acknowledge the valuable assistance rendered by them.

We desire to express our appreciation of the unfailing courtesy and willing assistance accorded by the officers and employes of the Company.

All of which is

Respectfully submitted,

(Signed) E. T. BURR,
Actuary, North Carolina Insurance Dept.

(Signed) S. F. CAMPBELL,
Examiner, North Carolina Insurance Dept.

Approved:

J. R. YOUNG,
Insurance Commissioner,
April 24, 1920.

**FINANCIAL STATEMENT
OF THE
NORTH CAROLINA MUTUAL LIFE INSURANCE CO.
AT THE
CLOSE OF BUSINESS, DECEMBER 31, 1919**

INCOME

Balance Brought Forward, January 1, 1919.....	\$ 395,487.66
Premiums	1,224,541.69
Rents, Interest, etc.	42,497.93
Total.....	\$1,662,527.28

GROSS ASSETS

Real Estate and Loans on Real Estate.....	\$ 106,025.47
Book Value of Bonds and Stocks.....	452,380.00
War Savings Stamps.....	842.00
Loans on Company's Policies.....	9,571.75
Cash in Office and Bank.....	52,991.68
Bills Receivable and Agents' Balance.....	1,808.77
Accrued Interest and Rents.....	7,500.03
Market Value of Real Estate and Stock Over Book Value.....	29,000.00
Net Amount of Uncollected and Deferred Premiums	97,433.33
Furniture, Fixtures, Safes, etc.....	17,382.29
Total.....	\$ 774,935.32

DEDUCT ASSETS NOT ADMITTED

Supplies and Printed Matter.....	\$ 2,400.00
Furniture and Fixtures.....	14,982.29
Bills Receivable.....	1,808.77—\$ 19,191.06

Admitted Assets	\$ 755,744.26
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DISBURSEMENTS

Sick and Death Claims and All Other Payments to Policyholders.....	\$ 401,240.66
Commissions	445,577.87
War Taxes and All Other Taxes and Fees.....	26,784.64
Medical Examination Fees.....	69,434.00
Salaries, Postage, Printing and All Other Expenses....	95,879.44
Ledger Assets December 31, 1919.....	623,619.67
 Total.....	 \$1,662,527.28

LIABILITIES

Net Reserve.....	\$ 615,405.00
Claims for Death Losses.....	1,321.00
Interest Paid in Advance.....	186.42
Premiums Paid in Advance.....	2,501.50
Medical Examination Fees.....	3,864.50
Estimated Amount for Federal and Other Taxes.....	16,000.00
 Total.....	 \$ 639,278.42
Unassigned Funds (Surplus)	\$ 116,465.84
 Total.....	 \$ 755,744.26







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